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SOUTH CAROLINA STATE BOARD OF FINANCIAL INSTITUTIONS



ANNUAL REPORT 1986-1987

Printed Under The Direction Of The
State Budget And Control Board

LETTER OF TRANSMITTAL

To the Honorable Carroll A. Campbell, Jr., Governor
and Members of the General Assembly:

As required by law, we are pleased to submit the Eighty-First
Annual Report of the State Board of Financial Institutions for
the fiscal year ending June 30, 1987.

Respectfully submitted,

Grady L. Patterson, Jr., Chairman
H. M. Alexander
Raymond S. Caughman
Edward J. Coury
Ray W. Burns
Lynn W. Hodge
Kenneth A. Boiter
Charles A. Laffitte, Jr.
James L. Faile

October 9, 1987
Columbia, South Carolina

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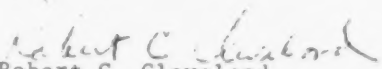
REPORT

To the State Board of Financial Institutions:

In compliance with your instructions, I am pleased to present herewith the Eighty-First Annual Report of the Examining Division of the State Board of Financial Institutions, covering the fiscal year July 1, 1986 through June 30, 1987. The schedules and abstracts included contain pertinent information relating to the operation, changes, and condition of banks, trust companies, savings and loan associations, savings banks, and credit unions under the supervision of the State Board of Financial Institutions; and comparative abstracts reflect the changes in resources during this period. A list of funeral homes that are licensed to sell preneed burial contracts is included. Since the "South Carolina Bank Holding Act" became effective January 1, 1986, we are including a list of bank holding companies and savings and loan holding companies in South Carolina that own either bank or savings and loan subsidiaries in South Carolina or in another state as of June 30, 1987, that are required to register with the State Board of Financial Institutions.

Also included in this report are the annual reports of the Consumer Finance Division of the State Board of Financial Institutions, covering the period January 1, 1986 through December 31, 1986.

Respectfully submitted,


Robert C. Cleveland
Commissioner of Banking

October 9, 1987
Columbia, South Carolina

STATE BOARD OF FINANCIAL INSTITUTIONS

Description of Activities

I. Administration

Nine member Board that meets monthly. The State Treasurer is Chairman and ex officio member. The Board acts upon applications for new banks, trust companies, savings and loan associations, savings banks, credit unions, consumer finance licenses, and preneed burial contract licenses to funeral home directors. Also, it acts on applications for branches of banks, savings and loan associations, savings banks, and credit unions. Issues regulations and instructions relating to supervision of financial institutions under its control.

II. Examining Division

The Commissioner of Banking, who reports to the State Board of Financial Institutions, is in charge of this division which examines and supervises banks, trust companies, savings and loan associations, savings banks, credit unions, and issues licenses to funeral home directors who sell preneed burial contracts and maintains records concerning the sale of such contracts. Makes investigations for new bank, trust company, savings and loan association and savings bank charter applications and investigations for branch applications. Reviews bank reports of examination made by Federal Deposit Insurance Corporation. Since January 1, 1986, the effective date of the "South Carolina Bank Holding Act", the division receives and processes applications for South Carolina bank holding companies and for these holding companies to acquire South Carolina banks, South Carolina bank holding companies, and banks and holding companies in thirteen Southern Region states and the District of Columbia that have reciprocity laws. Through examination procedures, keeps the State Board of Financial Institutions advised of the condition of financial institutions under its control. In constant contact with these institutions. Makes call on banks and trust companies four times annually for report of condition, and earnings and dividend report for banks quarterly and for trust companies semiannually. Makes call on savings and loan associations and savings banks twice annually and credit unions annually. Compiles annual report of these institutions as required by statutory law. Determines if State laws, rules and regulations, and instructions of the Board are complied with, and reports criminal violations to the Board.

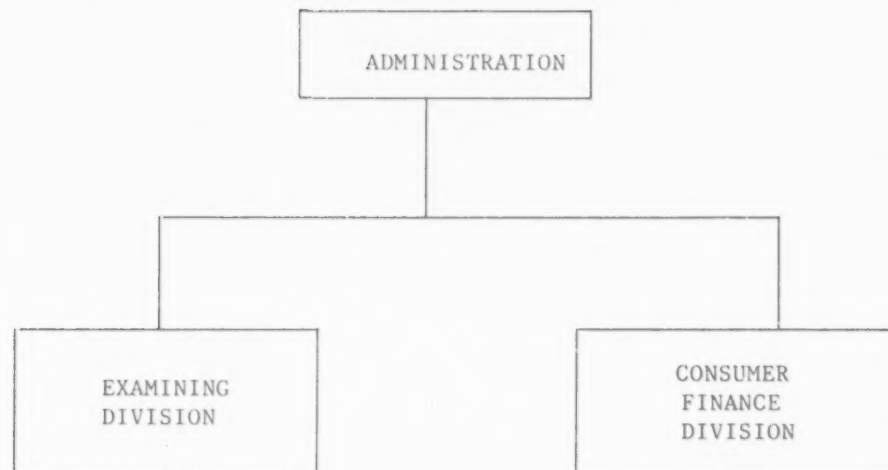
STATE BOARD OF FINANCIAL INSTITUTIONS

Description of Activities--Continued

III. Consumer Finance Division

Division head is a Director, who reports to the State Board of Financial Institutions. This division examines and supervises consumer finance companies licensed under Title 34, Chapter 29, Code of Laws of South Carolina, 1976, as amended (Section 34-29-10 et seq) "Consumer Finance Law" and Title 37 "Consumer Protection Code" (Section 37-3-500 et seq) "Supervised Loans". Conducts hearings on applications for new licenses, investigates complaints filed, checks death claims of borrowers who are deceased, compiles annual report as required by the aforementioned laws, and keeps the Board of Financial Institutions fully informed of problems and violations of the laws, regulations and instructions of the Board.

ORGANIZATIONAL CHART



FINANCIAL SUMMARY FISCAL YEAR 1986-87

	Appropriated State Funds	Expenditures	Lapsed Funds	Revenue	Excess of Revenue Over Expenditures
Administration	\$ 19,545.00	\$ 17,068.84	\$ 2,476.16	\$ ---	\$(17,068.84)
Examining Division	1,041,219.00	884,000.29	157,218.71	1,048,448.00	164,447.71
Consumer Finance Division	<u>349,058.00</u>	<u>319,824.57</u>	<u>29,233.43</u>	<u>399,704.13</u>	<u>79,879.56</u>
Total	\$1,409,822.00	\$1,220,893.70	\$188,928.30	\$1,448,152.13	\$227,258.43

SOUTH CAROLINA STATE TRUST COMPANY
JUNE 30, 1987

Location	Name	Officer in Charge
Conway	The Trust Company of the South Chartered August 20, 1981	E. F. Lucas, III

CONDITION STATEMENT
JUNE 30, 1987

ASSETS:		
Cash and cash items	\$	---
Demand deposits due from depository institutions		1,383,326
Time deposits due from depository institutions		---
Investments		13,475,511
Other assets		<u>11,613</u>
Total Assets		\$14,870,450
LIABILITIES:		
Executor, administrator, guardian, trustee, and similar accounts		\$14,450,343
Agency, custodian, escrow, safekeeping, and similar accounts		---
Employee benefit accounts		<u>85,140</u>
Total Trust Accounts		\$14,535,483
Other liabilities		---
Common stock		250,000
Surplus		6,607
Undivided profits and reserves		<u>78,360</u>
Total Liabilities and Equity Capital		\$14,870,450

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987
Unit Banks

Location	Name of Bank	President	Officer in Charge
Abbeville	The Bank of Abbeville	Thomas D. Sherard, Jr.	Thomas D. Sherard, Jr., Pres.
Charleston	The Bank of South Carolina	Hugh C. Lane, Jr.	Hugh C. Lane, Jr., Pres.
Chesnee	Chesnee State Bank	H. M. Arthur	John W. Killough, EVP
Columbia	Victory Savings Bank	Thomas E. Felder	Thomas E. Felder, Pres.
Darlington	Darlington County Bank	W. B. McCown, III	W. B. McCown, III, Pres.
Estill	The Exchange Bank	R. M. Laffitte	R. M. Laffitte, Pres.
Greeleyville	Bank of Greeleyville	Robert W. Jonte	Robert W. Jonte, Pres.
Greenville	Carolina First Bank	Mack I. Whittle, Jr.	Mack I. Whittle, Jr., Pres.
Heath Springs	The Bank of Heath Springs	W. H. Bridges	W. H. Bridges, Pres.
Jefferson	Bank of Jefferson	D. H. Douglass, Jr.	D. H. Douglass, Jr., Pres.
Johnsonville	Johnsonville State Bank	Ivan E. Hanna	Ivan E. Hanna, Pres.
Latta	Latta Bank and Trust Company	R. Walton Brown	R. Walton Brown, Pres.
Little River	1st Atlantic Bank	Robert E. Coffee, Jr.	Robert E. Coffee, Jr., Pres.
McCormick	The Dorn Banking Company	G. J. Sanders, Jr.	G. J. Sanders, Jr., Pres.
Ridgeway	Bank of Ridgeway	William A. Harwell	William A. Harwell, Pres.
Westminster	Bank of Westminster	M. T. Abbott	M. T. Abbott, Pres.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Allendale	Carolina Commercial Bank Branches: In-Town--Drive-In Fairfax	Henry S. Laffitte	Henry S. Laffitte, Pres. Marilyn Groover, Acting Mgr.
Bethune	Sandhills Bank Branch: McBee	Emily W. Best	Emily W. Best, Pres. Cherry G. McCoy, VP
Clinton	M. S. Bailey & Son, Bankers Branches: In-Town--Copeland Plaza In-Town--South Broad Street Laurens	S. James Von Hollen	S. James Von Hollen, Pres. Alma Jo Bond Brenda Vaughn John W. Dickens, VP
Columbia	NCNB South Carolina Branches: In-Town--Assembly Street In-Town--Columbia Mall Night Depository In-Town--Dentsville In-Town--Dutch Brook In-Town--Eau Claire In-Town--Forest Acres In-Town--Millwood In-Town--Spring Valley In-Town--St. Andrews In-Town--St. Andrews-- Richardson Plaza	John G.P. Boatwright	W. W. Johnson, Chrmn. Kay Nash Carolyn Bodie, AVP Tommy Cooke, VP Barbara Simmons, AVP Tad Barber, AVP Roz Wages, Bnkg Off. Kathy Wrigley Shirley Aiken, AVP Dennis Willingham, AVP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	In-Town--Sumter Highway Abbeville Abbeville--South Abbeville Aiken Aiken--Augusta Road Aiken--South Aiken Anderson Anderson--North Anderson Anderson--West Anderson Barnwell Barnwell--Tri-County Batesburg Batesburg--Batesburg Plaza Beaufort Beaufort--Burton Calhoun Falls Cayce Charleston Charleston--Ashley River Road Charleston--Drive-In Charleston--Medical Center Charleston--South Windermere Charleston--St. Andrews Florence Florence--Florence Shopping Mall Florence--South Park Mall Goose Creek Greenville		Deborah Johnson Judy Winn, Bnkng Off. Bill Knapp, AVP Larry Ricks, VP Craig Driggers Mac Smith, Bnkng Off. Betty Whit, Bnkng Off. David Peters, AVP Laura Ferguson Marshall Martin, AVP Kay Still, AVP Jay Blond, AVP Karl McCottry, Bnkng Off. Crickett Scoggins, Bnkng Off. Dan Lott, Bnkng Off. Dan Rochelle, AVP Jeanette Jernigan, Bnkng Off. Sivel Inabinett, AVP Peggy Knight, AVP Amy Sinclair Mike Simms, VP Francine Smith, Bnkng Off. Becky Burnes, Bnkng Off. Kay Redd, Bnkng Off. Laura Capps, Bnkng Off. John Cunningham, Bnkng Off. Wendell Cole, AVP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Greenville--Augusta Road		Sandra Hunter, Bnkng Off.
	Greenville--Berea		Marshall Pickens, AVP
	Greenville--Donaldson		Joe Sanders, Bnkng Off.
	Greenville--Greenville Mall		Mollie Hule, Bnkng Off.
	Greenville--Haywood Road		Floride Caldwell
	Greenville--North Hills		Randy Morris, Bnkng Off.
	Greenville--Park Place		Bobby Lister, VP
	Greenville--Pendleton Street		David White, VP
	Greenville--Pleasantburg		Wayne Powell, VP
	Greenville--South Church Street		Cindy Williams, Bnkng Off.
	+Greenville--Textile Hall		
	Greenville--Wade Hampton		Rita Parrott, Bnkng Off.
	Greenwood		Rhett Barber, Bnkng Off.
	Greenwood--Cross Creek		Melanie Barrett, Bnkng Off.
			Dan Bannister, Bnkng Off.
	Greenwood--Highway 72 Bypass		Chris Kirkland, Bnkng Off.
	Greenwood--Mathews		Keith Polatty, AVP
	Greenwood--Montague		Kathy Stokes, AVP
	Greer--Main Street		Bob Woodward
	Greer--Poinsett Street		Joseph G. Cothran, Jr.
	Hartsville		
	Hartsville--Carolina Avenue		
	Hartsville--Hartsville Mall		
	Hartsville--Prestwood Lake		
	Hilton Head Island		Diane Hockemayer
	Hilton Head Island--North Island		Julie Banks, Bnkng Off.
	Hilton Head Island--Sea Pines		Carolyn O'Neil, Bnkng Off.
			Johnnie Johnson, Bnkng Off.
	Hilton Head Island--Shelter Cove		

+Temporary Seasonal Facility - open during the International Textile Exhibition

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Inman		Martha Young, Bnkg Off.
	Joanna		Frances Evans, Bnkg Off.
	Johns Island		Sally Cox, Bnkg Off.
	Johnston		Gertrude Howard, AVP
	Johnston--Lee Street		
	Langley		Pat Guglieri, Bnkg Off.
	Lexington--Oak Grove		Claude Scarborough, Bnkg Off.
	Mauldin		Barry Aughtry, VP
	Mount Pleasant		Sharon Harvey, Bnkg Off.
	Myrtle Beach Main		Jimmy Robertson, AVP
	Myrtle Beach--North		
	Kings Highway		Norma Roberson, AVP
	Myrtle Beach--Outlet Park		
	Night Depository		
	Myrtle Beach--South		
	Kings Highway		Kathy Tarres, Bnkg Off.
	New Ellenton		Jerry Pettis
	New Ellenton--Drive-In		
	Newberry		Tony Henderson, Bnkg Off.
	Newberry--Bypass		Mac Harrison, Bnkg Off.
	Ninety Six		Ray Berry, VP
	North		Betty Williamson, Bnkg Off.
	North Augusta		T. J. McCorkle, AVP
	North Augusta--Martintown Road		Pickens Brown, AVP
	North Augusta--West Avenue		
	North Charleston		Daryl Milligan, AVP
	North Charleston--Northwoods		Rob Sasser
	Orangeburg		Buck Inabinet, AVP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Orangeburg--Court House Square Orangeburg--Mall *Parris Island *Parris Island--Panama Street Pendleton Pickens Ridge Spring Saluda Saluda--North Main Seneca Seneca--Oconee Square Simpsonville Six Mile Spartanburg Spartanburg--Duncan Park Spartanburg--Hearon Circle Spartanburg--Hillcrest Spartanburg--Pinewood Spartanburg--Reidville Road Sumter Taylors Wagener Ware Shoals West Columbia West Columbia--Airport Whitmire Woodruff		Bob Padgett, VP David Blewer, AVP Evelyn Willard, Bnkng Off. Evelyn Willard, Bnkng Off. Phil Cahaly, VP Jim Vaughn, VP Robbie Sanders, Bnkng Off. Tony Shealy Frank Addy, AVP Jack Agee, AVP Lula Mae Mize Carrol Whatley, VP Nel Powell Brenda Lemons, Bnkng Off. Richard Marcengill, Bnkng Off. Sandie Sprouse, Bnkng Off. Stuart McClure, Bnkng Off. Mark Munn, Bnkng Off. Tom Wright, Bnkng Off. Mac Rivers, VP Janet M. Hipp, AC Mary Lybrand, AVP Mary Pearman, VP John Carter, AVP Patricia Cunnings, Bnkng Off. Virginia Yarbrough, AVP Perry Ouzts, Bnkng Off.

*Military facility

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Columbia	First-Citizens Bank and Trust Company of South Carolina Branches: In-Town--Dentsville In-Town--Forest Lake In-Town--Harbison In-Town--Middleburg Office Park In-Town--Midlands In-Town--North 21 In-Town--North Main Street In-Town--Park and Lady Street In-Town--Providence Hospital In-Town--Rosewood In-Town--St. Andrews In-Town--Sumter Highway Aiken Anderson--Greenville Street Anderson--Lakeside Mall Anderson--Main Anderson--Northpoint Anderson--Southside Ballentine Beech Island Belvedere Bishopville Bishopville-In-Town--Main Street Boiling Springs Charleston Charleston--Folly Road Shopping Center	Frank R. Holding	Robert W. Braswell, EVP Russell A. McCoy, III, VP Elsie A. Dean, AC Henry B. McGill, Jr., AC William B. Harley, Jr., AC J. Dale Barker, AVP James H. Baker, III, VP John L. Gettys, VP Nancy Smith, Adm. Asst. Patrick G. McMasters, VP Royce L. Rivers, Jr., AVP Susan F. Duvall, AVP Robert B. Chaplin, AVP Sandra S. Bobo, AVP J. B. Terry, VP John W. Dawkins, VP Ronald S. Noblett, VP Harry B. Mertins, Jr., VP Donna T. Sams, AVP Dwight L. Moody, Jr., VP Mitchell K. Chisholm, AC

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Charleston--Highway #7		W. King Richardson, Jr., AVP
	Charleston--King Street		Julia M. Oakley, AC
	Charleston--Marion Square		Rose T. Boxx, AVP
	Charleston--Medical Center		Charles A. Clarkin, Jr., AC
	Charleston--Morrison Drive		Patricia C. Miles, AC
	Charleston--Rivers Avenue		Frank P. Hutto, AVP
	Cheraw		C. Larry Haynes, AVP
	Cheraw--West Cheraw		Helmtraud Abel, AC
	Chesterfield		Emsley A. Laney, Jr., VP
	Chesterfield--West Main Street		Margie R. Gaskins, AC
	Clemson--Main		Daryl L. Grinstead, VP
	Clio		Derry McCormick, VP
	Conway--Main Office		John C. Griggs, Jr., VP
	Conway--North Main		Mary Moody, Br. Mgr.
	Cowpens		Pat Cassidy, Br. Mgr.
	Dillon		Charles S. McLaurin, III, Reg. VP
	Dillon--North 301		Stephen S. Jacobs, AVP
	Dillon--South of the Border		Bobbie K. Arrington, AVP
	Eastover		Jack G. Teasley, AVP
	Elgin		
	Florence		D. Leroy Bailey, Jr., VP
	Florence--Darlington Highway		Robert D. Walden, Jr., AC
	Florence--Second Loop Road		Ernest W. Brown, Jr., AC
	Georgetown		Robert R. Martin, Jr., VP
	Great Falls		Evans M. Vaughn, VP
	Great Falls--Dearborn Street		Cynthia S. Banks, AC
	Greenville		David C. Austin, VP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Greenville--Augusta Road Greenville--Pleasantburg Greenville--Wade Hampton Greenville--White Horse Road Hickory Grove Irmo Jackson James Island Kershaw Lake View Lancaster--Main Office Lancaster--Main Street Lancaster--Eastgate Lancaster--Westgate Landrum Lugoff Lyman Mauldin Mount Pleasant Nichols North Charleston North Charleston--North Trident North Charleston--Northwoods Mall North Charleston--Oak Ridge Plaza Pacolet Pageland Pageland--Downtown Pawleys Island Beach Saluda		D. Joyce Elrod, AVP Joanie W. Benjamin, Br. Mgr. Celia M. Thompson, AC John D. Brown, Jr., AC James C. Holcombe, AVP L. Walker Padgett, Jr., AVP Rebecca Beylotte, AC Don Gardner, VP Jack Stanley, VP Jerry Williams, VP John Evans, Jr., VP John Evans, Jr., VP L. Woolwine, Br. Mgr. John Timmerman, Jr., AVP Ted G. Sanders, AVP Cathy Heitzenrater, AC H. T. Floyd, VP Willard S. Hewitt, VP Pamela H. Denaux, AVP William E. Coleman, AC Gary E. McMahan, AVP B. L. Duke, VP Hamilton Hutto, AVP Benjamin C. Coleman, AVP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
18	Sharon	W. H. Varn, Jr.	Wallace W. Brawley, EVP Catherine G. Dunnaway, AC Terry K. Phillips, AVP Erma Nell Hanna, AVP Bobby D. Gilliam, Br. Mgr. Pat G. Patterson, AVP Grace H. Satcher, AVP J. Doyle Pinholster, VP
	Socastee		
	Spartanburg		
	Spartanburg--Asheville Highway		
	Spartanburg--Hillcrest		
Ehrhardt	Spartanburg--Morgan Square	Charles L. Blanton	Charles O. Dodge, Br. Mgr. Eugene M. Varn, Br. Mgr. Charles A. Hallman, Br. Mgr. T. Wallace McCord, VP
	Spartanburg--Pine Street		
	Spartanburg--Westgate		
	Trenton		
	West Columbia		
Elloree	York	Walker R. Harter	H. O. Wilson, Jr., Sr. VP
	Enterprise Bank of South Carolina		
	Branches:		
	Bamberg		
	Cottageville		
Fairfax	Denmark	W. H. Parks	W. H. Parks, Pres.
	Walterboro		
	The Bank of Elloree		
	Branch:		
	Santee		
Greenville	Allendale County Bank		
	Branches:		
	In-Town--Drive-up		
	Allendale		
	Community Bank		
	Branches:		
	In-Town--Bancenter		

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
19 Greenwood	In-Town--Berea In-Town--Community Expressbank In-Town--East North Street In-Town--Mills Avenue In-Town--Pleasantburg In-Town--Wade Hampton Easley Greer Seneca Simpsonville Spartanburg--Hillcrest Spartanburg--Westgate Mall	R. T. Dunlap, Jr.	Bill Roughton, AC Debbie Wilkinson, AVP Janice Stiegman, AVP Charlene Ayers, AVP Janie Bridges, AVP Kay Gray, AC Ken Buffington, Sr. VP J. William Hughes, VP Daniel Thomason, VP
	The County Bank Branches: In-Town--Greenwood Building In-Town--North In-Town--Reynolds Street In-Town--Marshall Road		R. T. Dunlap, Jr., Pres. Joyce T. Dove, AVP William G. Camp, AVP K. Stephen Byrd, VP Henry E. McKinney, III, AVP
Greer	United Carolina Bank of South Carolina Branches: In-Town--Greer Plaza In-Town--North Main Street In-Town--Trade Street Duncan Greenville--Faris at Cleveland Greenville--Maxwell Pointe Taylors--Eastgate Village Taylors--Wade Hampton Express	H. Alvin Freeman	H. Alvin Freeman, Pres. Dorothy McHugh, AVP Rebecca H. Barbrey, AC Virginia S. Wilson, AC Randall Suber, AVP Preston Rochester, AVP Barbara Moss, AC J. Larry Loftis, AVP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Hampton	Palmetto State Bank Branches: In-Town--West End Beaufort Bluffton Burton	Chas. A. Laffitte, Jr.	Chas. A. Laffitte, Jr., Pres. Mary Anne Stanley, AC Bruce Tate, VP Montague T. Laffitte, EVP Alice Hodges, AVP
Hemingway	Anderson State Bank, Inc. Branches: In-Town--Broad Street Johnsonville	J. W. Kennedy, Jr.	J. W. Kennedy, Jr., Pres. Blanche E. Patterson, AVP Archie V. Rhodes, VP
Hodges	Bank of Hodges Branch: Greenwood	Abney C. Wallace	Abney C. Wallace, Pres. Sue Palmer, Br. Mgr.
Holly Hill	Farmers and Merchants Bank of South Carolina Branches: Bowman Eutawville Moncks Corner	John L. Hutto	John L. Hutto, Pres. Sybil R. Mims, VP Catherine M. Ott, VP R. Michael Holcombe, VP
Honea Path	The Commercial Bank Branches: In-Town--Plaza Drive-in In-Town--West Greer Street Donalds Due West	William G. Hall	William G. Hall, Pres. H. O. Mullinax, Sr. VP Marion O. Boyce, Jr., VP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Iva	The Peoples Bank of Iva Branch: Anderson--Homeland Park	J. R. McGee	J. R. McGee, Pres. Shawn R. McGee, VP
Kingstree	The Exchange Bank of Kingstree Branches: In-Town--Nelson Boulevard In-Town--Longstreet Lane	Robert L. Arnette	J. B. Clarkson, Jr., Chrmn & CEO Ellen G. Manning, Br. Mgr. Mary Frances Byrdic, Br. Mgr. Anne D. Britton, Br. Mgr.
Lake City	Lake City State Bank Branches: In-Town--Main Street Coward Scranton	Thomas R. Perrin	Thomas R. Perrin, Pres. Sandra M. Pate, Br. Mgr. Pamela C. Strickland, Br. Mgr. Rebecca A. Buddin, Br. Mgr.
Lamar	Carolina Bank and Trust Company Branches: Bennettsville Chesterfield Darlington Hartsville Mullins Quinby Society Hill	Richard L. Beasley	R. L. Beasley, Chrmn. J. Aubrey Crosland, VP William O. Spencer, VP Nancy A. Stewart, VP J. Lewis Brown, VP John S. McLaurin, VP E. Lyn Myrick, AVP O. H. Ham, VP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Laurens	Palmetto Bank Branches: In-Town--Church Street In-Town--North Harper Street Duncan Fountain Inn Greenville--East North Street Greenville--Haywood Road Greenville--Howell Road Simpsonville Spartanburg--Blackstock Road Spartanburg--Fernwood Drive Spartanburg--Spartan Centre	Paul W. Stringer	L. Leon Patterson, CEO & Chrmn. Lovelace C. Compton, AVP Charlene C. Stroud, AC Sam Peden, AVP Timothy Gentry, Br. Mgr. Harom D. Wood, Br. Mgr. Robert Reeves, Br. Mgr. Deborah Hardick, Br. Mgr. Donald Kiser, Br. Mgr. Cindy Rhyner, Br. Mgr. E. Patrick Crowley, Br. Mgr.
Lexington	The Lexington State Bank Branches: In-Town--Main Street In-Town--Mortgage Loan Dept. Batesburg Cayce Cayce--Knox Abbott Drive Chapin Irmo West Columbia--Airport West Columbia--Augusta Road West Columbia--Sunset Boulevard	Raymond S. Caughman	Raymond S. Caughman, Pres. Clifford Shealy, AVP Marion McDonald, AVP Hubert Long, Jr., AC W. Bryant Jennings, AVP Michael H. Sox, AC G. Von Wessinger, AVP Robert Miller, AVP Tenna Hayes, Br. Mgr. John W. Harmon, VP Stephen Nivens, VP
Manning	The Bank of Clarendon Branches: In-Town--North Brooks Street	Howard Elkins	William O. Buyck, Chrmn. Earline B. Gamble, Br. Mgr.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Santee Summerton		W. H. Livingston, AVP David Woods, AC
Mullins	Anderson Brothers Bank Branches: In-Town--Consumer Credit In-Town--Drive-in Aynor	Bonar B. Anderson	Bonar B. Anderson, Pres. Rozena C. Graham, AVP W. G. Hucks, Jr., VP
Myrtle Beach	The Anchor Bank Branches: In-Town--Dunes In-Town--Outlet Park III Night Depository In-Town--Outlet Park at Waccamaw Mall Night Depository In-Town--Pottery Road Express In-Town--Thirteenth Avenue South Express	Stephen L. Chryst	Stephen L. Chryst, Pres. Julian E. Springs, VP Dale Jones, Supvr. James T. Starbuck, AVP
Olanta	The Citizens Bank Branches: Lake City Lynchburg Turbeville	Charles D. Smith, Jr.	J. Bryan Carter, EVP Barney Lee Morris, AC Kenneth W. Lee, VP
Pamplico	Pamplico Bank and Trust Company Branch: In-Town--Walnut Street	Marvin Munnerlyn, Jr.	A. A. Munn, Chrmn. & CEO Clara B. Pait, AVP

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Surfside Beach	Waccamaw State Bank Branch: Murrells Inlet	James O. Frye	James O. Frye, Pres. Gary D. Lake, AVP & Br. Mgr.
Timmonsville	Pee Dee State Bank Branches: Florence--Ebenezer Florence--Huntington Plaza Florence--Five Points	Rodney B. Scarborough	J. Banks Scarborough, Chrmn. Rhett Bacot, AC Richard L. Melton, AVP J. R. Rimmer, VP
Travelers Rest	Bank of Travelers Rest Branches: In-Town--Downtown Greenville--Old Buncombe Road Marietta--Slater-Marietta	R. Bruce White	R. Bruce White, Pres. Elaine Riggs, Br. Mgr. William L. Batson, AVP David Batson, AC
Union	Arthur State Bank Branches: In-Town--Monarch In-Town--Plaza In-Town--West Main Street	H. M. Arthur	W. C. Bennett, CEO Barbara C. Seigler, Br. Mgr. Suzette L. Simmons, Br. Mgr. Hope B. Hill, Br. Mgr.
Varnville	The Hampton County Bank Branches: Brunson	F. A. McClure, Jr.	F. A. McClure, Jr., Pres. Ruby D. Nix, Br. Mgr.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Estill Hampton Yemassee		Ernest Avant, AVP Ann Williams, Loan Off. Kenneth Wes DeLoach, Br. Mgr.
Walhalla	Blue Ridge Bank of Walhalla Branch: In-Town--East Main	Tim O. Hall, Jr.	Tim O. Hall, Jr., Pres. Jeanie R. Hall, Asst. Mgr.
Woodruff	Woodruff State Bank Branches: In-Town--North Main Street In-Town--221 South	H. M. Arthur	Kenneth B. Waddell, EVP Kathleen R. LeRoy, Br. Mgr. Mary B. Gaston, Br. Mgr.
York	Bank of York Branches: In-Town--East Liberty Street Lake Wylie	Ray W. Burns	Ray W. Burns, Pres. Yvonne Adams, Br. Mgr. William K. Green, AVP

SOUTH CAROLINA STATE BANKS
Free-standing Automatic Teller Machines
June 30, 1987

Location	Name of Bank
Columbia	NCNB South Carolina In-Town--Dutch Square In-Town--Rivermont In-Town--USC Clemson Spartanburg--Cedar Springs Spartanburg--Westgate Sumter--Palmetto Plaza West Columbia--Sunset Court West Columbia--West End Square
Columbia	First-Citizens Bank and Trust Company of South Carolina In-Town--Baptist Medical Center of South Carolina In-Town--Blue Cross and Blue Shield In-Town--South Carolina Department of Highways and Public Transportation Clemson Lancaster--Main Street West Columbia--NCR Plant
Greenville	Community Bank In-Town--Operations Center
Greer	United Carolina Bank of South Carolina Taylors--Eastgate
Lexington	The Lexington State Bank West Columbia--Platt Springs Road West Columbia--Sunset Boulevard
Myrtle Beach	The Anchor Bank In-Town--Waccamaw Drive-up

CHANGES IN SOUTH CAROLINA STATE BANKS
DURING FISCAL YEAR 1986-87

A. Conversions:

None

B. New Banks:

On October 22, 1986, The Bank of South Carolina - Charleston, Charleston, was chartered and opened for business on February 26, 1987.

On November 20, 1986, Carolina First Bank, Greenville, was chartered and opened for business on December 19, 1986.

On May 1, 1987, The Bank of Abbeville, Abbeville, was chartered and opened for business on May 14, 1987.

C. Mergers:

On October 31, 1986, Farmers and Merchants Bank, Walterboro, and its six branches merged into The Citizens and Southern National Bank of South Carolina, Charleston, becoming branches of that institution.

On December 1, 1986, Andrews Bank and Trust Company, Andrews, and its four branches merged into The Citizens and Southern National Bank of South Carolina, Charleston, becoming branches of that institution.

On December 30, 1986, First-Citizens Bank and Trust Company of South Carolina, Columbia, purchased the assets and assumed the deposit liabilities of The Peoples Bank, Bishopville, and its In-Town--South Main Street Branch, becoming branches of that institution. Peoples Corporation, Inc., of Bishopville, Bishopville, ceased to be a bank holding company since The Peoples Bank, Bishopville, was its only asset.

On December 31, 1986, Capital Bank and Trust, Belton, and its eight branches merged into Southern National Bank of South Carolina, Loris, becoming branches of that institution.

On December 31, 1986, First Palmetto State Bank and Trust, Columbia, and its six branches merged into Southern National Bank of South Carolina, Loris, becoming branches of that institution.

On May 1, 1987, the Bank of Fairfield, Winnsboro, and its In-Town and Blythewood branches, merged into South Carolina National Bank, Charleston, becoming branches of that institution.

On May 22, 1987, The Bank of Hartsville, Hartsville, and its three In-Town branches merged into NCSB South Carolina, Columbia, becoming branches of that institution.

CHANGES IN SOUTH CAROLINA STATE BANKS
DURING FISCAL YEAR 1986-87--Continued

D. Branches:

- On July 1, 1986, NCNB South Carolina, Columbia, closed its Furman Branch located in Greenville.
- On July 3, 1986, First National Bank of Sharon, Sharon, and its branches at York and Hickory Grove were merged into First-Citizens Bank and Trust Company of South Carolina, Columbia, and the three offices of First National Bank of Sharon became branches of First-Citizens Bank and Trust Company of South Carolina.
- On September 4, 1986, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened an In-Town branch at the main entrance to Providence Hospital, off Brabham and Laurel Streets, Columbia, known as "Providence Hospital Branch".
- On October 1, 1986, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at the intersection of U. S. Route 1/601 and Boulware Street, Lugoff, known as "Lugoff Branch".
- On October 3, 1986, Enterprise Bank of South Carolina, Ehrhardt, opened a branch on US Highway 17-A, between its intersections with SC State Roads 15-81 and 15-419, Cottageville, known as "Cottageville Branch".
- On October 11, 1986, Community Bank, Greenville, opened a branch at 1544 E. Main Street, Spartanburg, known as "Spartanburg--Hillcrest Branch".
- On November 7, 1986, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 1670 East Greenville Street, Anderson, known as "Greenville Street Branch."
- On November 17, 1986, Capital Bank and Trust, Belton, opened a branch at 1510 North Main Street, Anderson, known as "North Main Street Branch".
- On December 11, 1986, First-Citizens Bank and Trust Company of South Carolina, Columbia, acquired the Lancaster Branch of Security Federal Savings and Loan Association, Columbia, and established the "Lancaster Main Office Branch" at 115 West Gay Street, Lancaster.
- On February 9, 1987, the Palmetto Bank, Laurens, opened a branch at 108 East Main Street, Duncan, known as "Duncan/Lyman Branch".
- On March 17, 1987, United Carolina Bank of South Carolina, Greer, opened a branch at 870 Cleveland Street, Greenville, known as "Faris at Cleveland Branch".
- On April 7, 1987, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 3115 Mall Road, Anderson, known as "Northpoint Branch".
- On April 21, 1987, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at the intersection of S. C. Highway 707 and Bridge Creek Drive, Socastee, known as "Socastee Branch".

CHANGES IN SOUTH CAROLINA STATE BANKS
DURING FISCAL YEAR 1986-87--Continued

On May 4, 1987, Latta Bank and Trust Company, Latta, closed its In-Town--East Main Street Branch, located at 100 East Main Street, Latta.

On May 4, 1987, NCSB South Carolina, Columbia, closed its Rivermont Branch, located at 420 Rivermont Drive, Columbia.

On May 8, 1987, The Citizens Bank, Olanta, acquired the Lake City Branch of Palmetto State Savings Bank, Camden, and established the "Lake City Branch" at 2665 North Main Street, Lake City.

On June 1, 1987, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at Dutch Fork Road, U. S. Highway 76, near the intersection of U. S. Highway 76 and S. C. 6, Ballentine, known as "Ballentine Branch".

On June 30, 1987, NCSB South Carolina, Columbia, closed its Newberry--Main Street Branch, located at 1301 Main Street, Newberry.

E. Other Changes:

On October 1, 1986, Bank of Greer, Greer, changed its name to "United Carolina Bank of South Carolina".

On December 11, 1986, First-Citizens Bank and Trust Company of South Carolina, Columbia, changed the name of its Lancaster Branch on Main Street, Lancaster, to "Lancaster Main Street Branch".

On May 15, 1987, The Bank of South Carolina - Charleston, Charleston, changed its name to "The Bank of South Carolina".

F. Free-standing Automatic Teller Machines:

On May 4, 1987, NCSB South Carolina, Columbia, placed a free-standing automatic teller machine in operation at 420 Rivermont Drive, Columbia.

HOLDING COMPANIES LOCATED IN SOUTH CAROLINA OR IN ANOTHER STATE THAT OWN BANK(S)
SUBSIDIARIES IN SOUTH CAROLINA AS OF JUNE 30, 1987, THAT ARE REQUIRED
TO REGISTER WITH THE STATE BOARD OF FINANCIAL INSTITUTIONS

Location	Name of Holding Company	Name of South Carolina Bank
Atlanta, GA	Citizens & Southern Georgia Corporation	Citizens & Southern National Bank of South Carolina, Charleston
Bethune, SC	Sandhills Holding Company, Inc.	Sandhills Bank, Bethune
Charlotte, NC	First Union Corporation	First Union National Bank of South Carolina, Greenville
Charlotte, NC	NCNB Corporation	NCNB South Carolina, Columbia
Chesnee, SC	Chesnee State Bancshares, Inc.	Chesnee State Bank, Chesnee
Columbia, SC	First Citizens Bancorporation of South Carolina, Inc.	First-Citizens Bank & Trust Company of South Carolina, Columbia
Darlington, SC	First Carolina Bancshares Corporation	Carolina Bank & Trust Company, Lamar
Greenville, SC	Carolina First Corporation	Carolina First Bank, Greenville
Greenville, SC	Community Bancorporation, Inc.	Community Bank, Greenville
Greenwood, SC	General Insurance Agency, Inc.	Bank of Hodges, Hodges
Greenwood, SC	TCB Corporation	The County Bank, Greenwood
Hampton, SC	Palmetto State Bankshares, Inc.	Palmetto State Bank, Hampton
Hemingway, SC	Anderson Bancshares, Inc.	Anderson State Bank, Hemingway
Holly Hill, SC	FMB of S. C. Bancshares, Incorporated	Farmers & Merchants Bank of South Carolina, Holly Hill
Holly Hill, SC	FNB Corporation	First National Bank of Holly Hill, Holly Hill
Kingstree, SC	WFNB Bankshares, Inc.	Williamsburg First National Bank, Kingstree
Lake City, SC	Lake City Bancshares, Inc.	Lake City State Bank, Lake City
Laurens, SC	Palmetto Bancshares, Inc.	Palmetto Bank, Laurens
Lexington, SC	L.S.B. Bancshares, Inc.	The Lexington State Bank, Lexington
Lumberton, NC	Southern National Corporation	Southern National Bank of South Carolina, Loris
Myrtle Beach, SC	Anchor Financial Corporation	The Anchor Bank, Myrtle Beach
Timmons ville, SC	Pee Dee Bankshares, Inc.	Pee Dee State Bank, Timmons ville
Union, SC	Arthur State Bancshares, Inc.	Arthur State Bank, Union
Varnville, SC	Lowcountry Bancshares, Inc.	Hampton County Bank, Varnville

HOLDING COMPANIES LOCATED IN SOUTH CAROLINA OR IN ANOTHER STATE THAT OWN BANK(S)
 SUBSIDIARIES IN SOUTH CAROLINA AS OF JUNE 30, 1987, THAT ARE REQUIRED
 TO REGISTER WITH THE STATE BOARD OF FINANCIAL INSTITUTIONS--Continued

Location	Name of Holding Company	Name of South Carolina Bank
Whiteville, NC Woodruff, SC York, SC	United Carolina Bancshares Corporation Woodruff State Bancshares, Inc. York Bancshares, Inc.	United Carolina Bank of South Carolina, Greer Woodruff State Bank, Woodruff Bank of York, York

HOLDING COMPANIES LOCATED IN SOUTH CAROLINA THAT OWN SAVINGS AND LOAN ASSOCIATION(S)
SUBSIDIARIES IN SOUTH CAROLINA AS OF JUNE 30, 1987, THAT ARE REQUIRED
TO REGISTER WITH THE STATE BOARD OF FINANCIAL INSTITUTIONS

Location	Name of Holding Company	Name of South Carolina Savings and Loan Association
Aiken, SC	PALFED, Inc.	Palmetto Federal Savings Bank of South Carolina, Aiken

CAPITAL STOCK CHANGES IN SOUTH CAROLINA STATE BANKS
DURING FISCAL YEAR 1986-87
(Stated in thousands of dollars)

Location	Name of Bank	June 30, 1986	June 30, 1987
Abbeville	The Bank of Abbeville (new bank)	\$ ---	\$ 1,009
Andrews	Andrews Bank and Trust Company (merged)	1,000	---
Belton	Capital Bank and Trust (merged)	990	---
Bishopville	The Peoples Bank (merged)	250	---
Charleston	The Bank of South Carolina (new bank)	---	5,300
Chesnee	Chesnee State Bank	300	600
Columbia	First Palmetto State Bank and Trust Company (merged)	2,234	---
Greenville	Carolina First Bank (new bank)	---	7,500
Greenville	Community Bank	10,824	10,825
Greer	United Carolina Bank of South Carolina	1,969	2,019
Hartsville	The Bank of Hartsville (merged)	1,318	---
Hodges	Bank of Hodges	166	183
Laurens	Palmetto Bank	1,109	1,005
Manning	The Bank of Clarendon	600	1,200
Surfside Beach	Waccamaw State Bank	611	814
Travelers Rest	Bank of Travelers Rest	328	360
Varnville	The Hampton County Bank	910	1,000
Walterboro	Farmers & Merchants Bank (merged)	1,375	---
Winnsboro	Bank of Fairfield (merged)	406	---
Woodruff	Woodruff State Bank	800	1,200
Total		\$25,190	\$33,015

Total capital stock as of June 30, 1986	\$56,829
Increase in capital stock during fiscal year	7,825
Total capital stock as of June 30, 1987	\$64,654

COMPARATIVE STATEMENT OF CONDITION OF
SOUTH CAROLINA STATE BANKS
(Stated in thousands of dollars)

	June 30, 1984 55 Banks 397 Branches 4 Night Dep. 1 Mil. Fac. 1 Temp. Seas. Fac.	June 30, 1985 55 Banks 438 Branches 5 Night Dep. 1 Mil. Fac. 1 Temp. Seas. Fac.
ASSETS:		
Cash & due from depository institutions	\$ 371,285	\$ 418,085
Securities	1,609,330	1,623,620
Federal funds sold & sec. pur. under agrts. to resell	217,110	579,376
*Loans, Net of unearned income & reserve for losses	2,587,309	3,056,091
Bank premises, fur. & fix. & other assets represent- ing bank premises	129,602	147,357
Other real estate owned	4,725	5,544
All other assets	107,318	138,111
Total Assets	\$5,026,679	\$5,968,184
LIABILITIES:		
Deposits	\$4,239,394	\$4,914,843
Federal funds pur. & sec. sold under agrts. to repur.	272,124	426,630
Demand notes issued to U. S. Treasury & other borrowed money	27,764	89,990
Mortgage indebtedness & lia. for capitalized leases	2,222	2,595
Other liabilities	73,119	67,231
Subordinated notes & debentures	20,911	18,083
Preferred stock	1,450	---
Common stock	110,281	114,322
Surplus	167,272	187,455
Undivided profits & capital reserves	112,142	147,035
Total Liabilities	\$5,026,679	\$5,968,184
*Reserve for possible loan losses	\$28,661	\$36,622

COMPARATIVE STATEMENT OF CONDITION OF
SOUTH CAROLINA STATE BANKS--Continued
(Stated in thousands of dollars)

	June 30, 1986	June 30, 1987
	55 Banks	51 Banks
	335 Branches	324 Branches
	4 Night Dep.	4 Night Dep.
	2 Mil. Fac.	2 Mil. Fac.
	1 Temp. Seas. Fac.	1 Temp. Seas. Fac.
	19 Free-standing ATMs	20 Free-standing ATMs
ASSETS:		
Cash & due from depository institutions	\$ 449,284	\$ 482,076
Securities	1,565,512	1,518,929
Federal funds sold & sec. pur. under agrts. to resell	380,806	249,968
*Loans, Net of unearned income & reserve for losses	2,993,908	3,457,057
Bank premises, fur. & fix. & other assets represent- ing bank premises	138,443	119,954
Other real estate owned	3,812	3,537
All other assets	234,060	183,293
Total Assets	\$5,765,825	\$6,014,814
LIABILITIES:		
Deposits	\$4,643,170	\$4,696,132
Federal funds pur. & sec. sold under agrts. to repur.	462,684	659,597
Demand notes issued to U. S. Treasury & other borrowed money	37,320	43,091
Mortgage indebtedness & lia. for capitalized leases	1,526	1,554
Other liabilities	65,542	68,791
Subordinated notes & debentures	16,327	5,710
Preferred stock	---	---
Common stock	56,829	64,654
Surplus	383,193	370,563
Undivided profits & capital reserves	99,234	104,722
Total Liabilities	\$5,765,825	\$6,014,814
*Reserve for possible loan losses	\$49,800	\$54,320

ABSTRACT OF ALL CALLED REPORTS OF SOUTH CAROLINA
STATE BANKS MADE DURING FISCAL YEAR 1986-87
(Stated in thousands of dollars)

	September 30, 1986	December 31, 1986
	55 Banks	53 Banks
	337 Branches	337 Branches
	4 Night Dep.	4 Night Dep.
	2 Mil. Fac.	2 Mil. Fac.
	1 Temp. Seas. Fac.	1 Temp. Seas. Fac.
	19 Free-standing ATMs	19 Free-standing ATMs
ASSETS:		
Cash & due from depository institutions	\$ 353,508	\$ 492,650
Securities	1,955,849	2,169,230
Federal funds sold & sec. pur. under agrts. to resell	169,335	191,846
*Loans, Net of unearned income & reserve for losses	3,110,612	3,199,844
Bank premises, fur. & fix. & other assets represent- ing bank premises	123,457	123,758
Other real estate owned	4,180	4,060
All other assets	204,552	226,911
Total Assets	\$5,921,493	\$6,408,299
LIABILITIES:		
Deposits	\$4,539,472	\$4,731,721
Federal funds pur. & sec. sold under agrts. to repur.	743,712	1,045,106
Demand notes issued to U. S. Treasury & other borrowed money	40,215	43,311
Mortgage indebtedness & lia. for capitalized leases	1,462	1,425
Other liabilities	74,363	61,123
Subordinated notes & debentures	16,323	13,818
Preferred stock	---	---
Common stock	57,179	62,197
Surplus	341,084	352,696
Undivided profits & capital reserves	107,683	96,902
Total Liabilities	\$5,921,493	\$6,408,299
*Reserve for possible loan losses	\$46,139	\$53,072

ABSTRACT OF ALL CALLED REPORTS OF SOUTH CAROLINA
STATE BANKS MADE DURING FISCAL YEAR 1986-87--Continued
(Stated in thousands of dollars)

	March 31, 1987 52 Banks 324 Branches 4 Night Dep. 2 Mil. Fac. 1 Temp. Seas. Fac. 19 Free-standing ATMs	June 30, 1987 51 Banks 324 Branches 4 Night Dep. 2 Mil. Fac. 1 Temp. Seas. Fac. 20 Free-standing ATMs
ASSETS:		
Cash & due from depository institutions	\$ 463,792	\$ 482,076
Securities	1,712,291	1,518,929
Federal funds sold & sec. pur. under agrts. to resell	198,214	249,968
*Loans, Net of unearned income & reserve for losses	3,273,942	3,457,057
Bank premises, fur. & fix. & other assets represent- ing bank premises	124,888	119,954
Other real estate owned	4,012	3,537
All other assets	211,218	183,293
Total Assets	\$5,988,357	\$6,014,814
LIABILITIES:		
Deposits	\$4,621,299	\$4,696,132
Federal funds pur. & sec. sold under agrts. to repur.	750,416	659,597
Demand notes issued to U. S. Treasury & other borrowed money	17,730	43,091
Mortgage indebtedness & lia. for capitalized leases	1,386	1,554
Other liabilities	58,316	68,791
Subordinated notes & debentures	5,814	5,710
Preferred stock	---	---
Common stock	64,873	64,654
Surplus	362,707	370,563
Undivided profits & capital reserves	105,816	104,722
Total Liabilities	\$5,988,357	\$6,014,814
*Reserve for possible loan losses	\$53,076	\$54,320

COMPARATIVE ABSTRACT
(Showing Condition of State Banks, Cash Depositories, and Private Banks
in South Carolina at the Close of Business on Dates Named)
(Stated in thousands of dollars)

	December 31, 1930 203 Banks	December 31, 1940 87 Banks 4 Branches 1 Private Bank 41 Depositories
ASSETS:		
Cash & due from depository institutions	\$ 26,606	\$32,602
Securities	22,320	18,411
Federal funds sold & sec. pur. under agrts. to resell	---	---
Loans, Net of unearned income & reserve for losses	56,048	20,360
Bank premises, fur. & fix. & other assets represent- ing bank premises	4,148	638
Other real estate owned	3,292	439
All other assets	2,256	127
Total Assets	\$114,670	\$72,577
LIABILITIES:		
Deposits	\$ 93,696	\$63,020
Federal funds pur. & sec. sold under agrts. to repur.	---	---
Demand notes issued to U. S. Treasury & other borrowed money	834	5
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	5,096	1,137
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	8,982	4,371
Surplus	4,524	2,690
Undivided profits & capital reserves	1,538	1,354
Total Liabilities	\$114,670	\$72,577

COMPARATIVE ABSTRACT
(Showing Condition of State Banks, Cash Depositories, and Private Banks
in South Carolina at the Close of Business on Dates Named--Continued)
(Stated in thousands of dollars)

	December 30, 1950 100 Banks 11 Branches 23 Depositories	December 31, 1960 116 Banks 44 Branches 2 Mil. Fac. 4 Depositories
ASSETS:		
Cash & due from depository institutions	\$ 78,685	\$ 87,242
Securities	119,696	186,604
Federal funds sold & sec. pur. under agrts. to resell	---	---
Loans, Net of unearned income & reserve for losses	65,860	161,507
Bank premises, fur. & fix. & other assets represent- ing bank premises	1,364	3,918
Other real estate owned	65	224
All other assets	502	770
Total Assets	\$266,172	\$440,265
LIABILITIES:		
Deposits	\$237,926	\$393,020
Federal funds pur. & sec. sold under agrts. to repur.	---	---
Demand notes issued to U. S. Treasury & other borrowed money	---	500
Mortgage indebtedness & lia. for capitalized leases	---	---
Other liabilities	7,955	3,082
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	7,863	16,861
Surplus	8,317	18,313
Undivided profits & capital reserves	4,111	8,489
Total Liabilities	\$266,172	\$440,265

COMPARATIVE ABSTRACT
(Showing Condition of State Banks, Cash Depositories, and Private Banks
in South Carolina at the Close of Business on Dates Named--Continued)
(Stated in thousands of dollars)

	December 31, 1970 83 Banks 175 Branches 2 Mil. Fac.	December 31, 1980 66 Banks 353 Branches 2 Mil. Fac. 1 Temp. Seas. Fac.
ASSETS:		
Cash & due from depository institutions	\$ 133,551	\$ 327,923
Securities	391,275	1,135,573
Federal funds sold & sec. pur. under agrts. to resell	32,125	148,746
Loans, Net of unearned income & reserve for losses	555,263*	1,635,028*
Bank premises, fur. & fix. & other assets represent- ing bank premises	17,801	90,311
Other real estate owned	814	4,144
All other assets	8,657	117,956
Total Assets	\$1,139,486	\$3,459,681
LIABILITIES:		
Deposits	\$1,004,140	\$2,945,779
Federal funds pur. & sec. sold under agrts. to repur.	855	147,683
Demand notes issued to U. S. Treasury & other borrowed money	107	13,207
Mortgage indebtedness & lia. for capitalized leases	206	1,201
Other liabilities	25,889	40,579
Subordinated notes & debentures	4,094	24,648
Preferred stock	3,803	9,631
Common stock	37,808	76,140
Surplus	40,129	124,731
Undivided profits & capital reserves	22,455	76,082
Total Liabilities	\$1,139,486	\$3,459,681

*Reserve for possible loan losses 1970 - \$10,482

Reserve for possible loan losses 1980 - \$21,102

DISTRIBUTION OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(As Percentages of Total Income)

Deposits	Under \$5,000,000		\$ 5,000,000 to 10,000,000		\$10,000,000 to 25,000,000		\$25,000,000 to 50,000,000		Over \$50,000,000		Average for South Carolina State Banks	
Number of Banks	1985	1986	1985	1986	1985	1986	1985	1986	1985	1986	1985	1986
	2	2	4	4	16	16	15	12	17	19	54	53
INCOME:												
Interest and fees on loans	64.3	77.0	60.5	69.6	53.8	53.3	58.2	60.9	65.7	65.9	64.3	64.9
Interest and dividends on investments	32.1	17.5	29.7	22.5	38.9	38.0	33.2	31.0	20.4	20.9	22.7	22.6
Exchange, fees, and service charges	1.9	4.1	5.7	3.3	4.1	4.1	4.4	5.5	5.6	6.8	5.4	6.5
Other operating income	1.5	1.4	3.6	2.2	2.3	2.8	3.6	2.4	6.5	4.7	6.0	4.4
Total operating income	99.8	100	99.5	97.6	99.1	98.2	99.4	99.8	98.2	98.3	98.4	98.4
Securities gains, Gross	--	--	.5	2.4	.6	1.3	.4	.1	1.8	1.7	1.5	1.5
Other income	.2	--	--	--	.3	.5	.2	.1	--	--	.1	.1
Total income	100	100	100	100	100	100	100	100	100	100	100	100
EXPENSES:												
Salaries and employee benefits	25.9	65.4	18.3	27.1	18.8	20.0	17.2	18.5	18.7	17.9	18.6	18.1
Interest on deposits	25.8	27.0	48.2	38.5	48.0	44.1	49.3	46.4	41.1	36.1	42.3	37.3
Interest on borrowings	.3	.7	--	.1	.3	.3	.4	.3	5.4	7.5	4.6	6.5
Interest on subordinated notes and debentures	--	--	.5	--	.1	.3	--	--	.3	.3	.2	.3
Occupancy expense of bank premises, Net, including equipment	3.8	15.9	5.0	5.9	5.2	5.1	5.1	5.9	7.5	7.5	7.1	7.2
Provision for possible loan losses	2.0	5.5	1.0	5.3	2.6	2.1	3.6	3.5	6.4	6.4	5.9	6.0
Other operating expenses	11.1	55.3	9.7	13.1	10.5	11.2	9.3	10.4	11.8	12.7	11.5	12.5
Total operating expenses	68.9	169.8	82.7	90.0	85.5	83.1	84.9	85.0	91.2	88.4	90.2	87.9
Securities losses, Gross	.3	--	--	--	--	--	.1	--	--	--	--	--
Other expenses	--	--	2.6	.2	.4	1.3	--	--	--	--	.1	.1
Expenses before income taxes and dividends	69.2	169.8	85.3	90.2	85.9	84.4	85.0	85.0	91.2	88.4	90.3	88.0
Net income before income taxes and dividends	30.8	(69.8)	14.7	9.8	14.1	15.6	15.0	15.0	8.8	11.6	9.7	12.0
Income taxes	7.4	--	3.9	3.4	3.2	3.4	2.5	2.5	.7	3.0	1.0	3.0
Net income before dividends	23.4	(69.8)	10.8	6.4	10.9	12.2	12.5	12.5	8.1	8.6	8.7	9.0
Cash dividends	3.1	--	1.9	1.7	3.3	2.4	2.7	2.6	2.8	2.5	2.8	2.5
NET ADDITION TO CAPITAL	20.3	(69.8)	8.9	4.7	7.6	9.8	9.8	9.9	5.3	6.1	5.9	6.5

ANALYSIS OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(Comparative Percentages of Income, Expenses, Gains, and Losses for Years Indicated
Based on Assets, Deposits, or Capital Funds at End of Years Indicated)

Deposits	Under \$5,000,000		\$ 5,000,000 to 10,000,000		\$10,000,000 to 25,000,000		\$25,000,000 to 50,000,000		Over \$50,000,000		Average for South Carolina State Banks	
	1985	1986	1985	1986	1985	1986	1985	1986	1985	1986	1985	1986
Number of Banks	2	2	4	4	16	16	15	12	17	19	54	53
INCOME:												
Interest and fees on loans to loans	12.85	1.71	13.18	10.47	12.71	11.85	12.45	11.08	10.93	11.47	11.14	11.39
Interest and dividends on investments to investments	7.82	2.06	10.23	7.53	9.60	8.77	9.55	8.89	9.15	5.86	9.25	6.28
Exchange, fees, and service charges to total assets	.19	.08	.69	.30	.44	.42	.49	.55	.60	.64	.58	.62
Other operating income to total assets	.15	.03	.43	.20	.25	.29	.39	.24	.70	.45	.65	.42
Total operating income to total assets	9.96	1.76	11.96	8.82	10.73	9.91	10.90	10.04	10.56	9.23	10.61	9.29
Securities gains, Gross, to securities	--	--	.19	.81	.13	.31	.10	.03	.78	.47	.63	.43
Other income to total assets	.01	--	--	--	.04	.05	.02	.01	--	.01	--	.01
Total income to total assets	9.98	1.76	12.03	9.03	10.82	10.09	10.96	10.06	10.74	9.39	10.78	9.44
EXPENSES:												
Salaries and employee benefits to total deposits	3.51	3.80	2.47	2.96	2.35	2.35	2.14	2.12	2.47	2.33	2.43	2.32
Interest on deposits to time and savings deposits	6.78	2.03	8.28	5.83	8.55	7.34	8.31	6.93	7.96	6.58	8.04	6.64
Occupancy expense of bank premises, Net, including equipment, to total assets	.37	.28	.60	.54	.56	.52	.56	.59	.81	.71	.77	.69
Provision for possible loan losses to loans	.51	.30	.27	1.01	.70	.55	.87	.75	1.28	1.18	1.22	1.12
Other operating expenses to total assets	1.11	.97	1.16	1.19	1.14	1.13	1.02	1.05	1.27	1.20	1.24	1.18
Total operating expenses to total assets	6.88	2.98	9.95	8.13	9.25	8.38	9.31	8.54	9.80	8.30	9.72	8.30
Securities losses, Gross, to securities	.08	--	--	--	--	--	.02	.01	.01	.01	.01	.01
Other expenses to total assets	--	--	.31	.02	.05	.13	--	--	--	--	.01	.01
Expenses before income taxes and dividends to total assets	6.91	2.98	10.26	8.15	9.30	8.51	9.32	8.55	9.80	8.30	9.73	8.31
Net income before income taxes and dividends to total assets	3.07	(1.23)	1.77	.89	1.52	1.58	1.64	1.52	.94	1.09	1.05	1.14
Cash dividends to capital stock	22.29	--	15.13	4.67	17.48	12.25	19.72	23.99	16.63	32.03	16.94	24.38
Cash dividends to capital funds	1.19	--	2.48	.91	2.98	2.04	2.86	2.52	4.37	3.15	4.02	2.89
Net profit to total assets	2.02	(1.23)	1.07	.43	.82	1.00	1.07	1.00	.57	.57	.64	.62
Net profit to capital funds	7.95	(1.79)	11.57	2.57	6.89	8.48	10.32	9.68	8.25	7.58	8.46	7.50

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987
(Stated in thousands of dollars)

	The Bank of Abbeville Abbeville May 1, 1987	Carolina Commercial Bank Allendale Jan. 8, 1935
ASSETS:		
Cash & due from depository insts.	\$ 438	\$ 954
U.S. Treasury securities	1,652	1,802
U.S. Govt. agency & corporations	401	6,315
Obligations of States & pol. subdivs.	---	2,490
All other securities	---	---
Federal funds sold & securities pur- chased under agreements to resell	525	800
*Loans, Net of unearned income & reserve for losses	783	6,913
Bank premises, fur. & fix., & other assets representing bank premises	270	309
Other real estate owned	---	11
All other assets	80	377
Total Assets	\$4,149	\$19,971
LIABILITIES:		
Demand deposits of indivs., partner- ships, & corporations	\$ 292	\$ 1,653
Time & savings deposits of indivs., partnerships, & corporations	1,397	14,056
Deposits of U.S. Govt.	---	4
Deposits of States & pol. subdivs.	100	1,309
All other deposits	---	---
Certified & officers' checks	39	97
Total Deposits	\$1,828	\$17,119
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	207	---
Other liabilities	24	127
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	1,009	400
Surplus	1,109	1,600
Undivided profits & capital reserves	(28)	725
Total Liabilities	\$4,149	\$19,971
*Reserve for possible loan losses	---	\$67
Capital & reserves to total assets ratio	50.4%	13.9%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	Sandhills Bank Bethune Jan. 2, 1959	The Bank of South Carolina Charleston Oct. 22, 1986
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 1,016	\$ 848
U.S. Treasury securities	2,499	10,978
U.S. Govt. agency & corporations	2,250	---
Obligations of States & pol. subdivs.	---	---
All other securities	55	---
Federal funds sold & securities purchased under agreements to resell	---	5,425
*Loans, Net of unearned income & reserve for losses	7,079	9,501
Bank premises, fur. & fix., & other assets representing bank premises	579	382
Other real estate owned	---	---
All other assets	446	277
Total Assets	\$13,924	\$27,411
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 2,075	\$ 2,356
Time & savings deposits of indivs., partnerships, & corporations	8,706	14,340
Deposits of U.S. Govt.	6	22
Deposits of States & pol. subdivs.	1,163	290
All other deposits	---	---
Certified & officers' checks	64	445
Total Deposits	\$12,014	\$17,453
Federal funds purchased & securities sold under agreements to repurchase	300	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	216	76
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	90	5 300
Surplus	648	4 864
Undivided profits & capital reserves	656	(282)
Total Liabilities	\$13,924	\$27,411
*Reserve for possible loan losses	\$45	\$72
Capital & reserves to total assets ratio	8.4%	36.2%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	Chesnee State Bank Chesnee Aug. 30, 1932	M. S. Bailey & Son, Bankers Clinton Feb. 1, 1886
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 1,199	\$ 5,757
U.S. Treasury securities	1,848	19,464
U.S. Govt. agency & corporations	3,181	20,655
Obligations of States & pol. subdivs.	8,461	8,774
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	230	7,325
*Loans, Net of unearned income & reserve for losses	4,060	24,186
Bank premises, fur. & fix., & other assets representing bank premises	386	1,310
Other real estate owned	---	85
All other assets	332	1,064
Total Assets	\$19,697	\$88,620
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 3,461	\$10,474
Time & savings deposits of indivs., partnerships, & corporations	12,660	62,650
Deposits of U.S. Govt.	2	638
Deposits of States & pol. subdivs.	707	5,700
All other deposits	---	393
Certified & officers' checks	47	247
Total Deposits	\$16,877	\$80,102
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	139	773
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	600	1,000
Surplus	300	4,500
Undivided profits & capital reserves	1,781	2,245
Total Liabilities	\$19,697	\$88,620
*Reserve for possible loan losses	\$45	\$225
Capital & reserves to total assets ratio	13.8%	9.0%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	First-Citizens Bank and Trust Company of South Carolina Columbia Jan. 15, 1936	NCNB South Carolina Columbia Dec. 24, 1886
ASSETS:		
Cash & due from depository insts.	\$ 84,232	\$ 250,094
U.S. Treasury securities	274,619	332,389
U.S. Govt. agency & corporations	24,774	1,000
Obligations of States & pol. subdvs.	20,518	46,418
All other securities	243	635
Federal funds sold & securities purchased under agreements to resell	---	111,038
*Loans, Net of unearned income & reserve for losses	353,366	1,820,016
Bank premises, fur. & fix., & other assets representing bank premises	30,237	32,685
Other real estate owned	18	343
All other assets	27,882	113,604
Total Assets	\$815,889	\$2,708,222
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$131,063	\$ 407,044
Time & savings deposits of indivs., partnerships, & corporations	546,915	1,248,642
Deposits of U.S. Govt.	914	8,991
Deposits of States & pol. subdvs.	24,577	109,023
All other deposits	130	33,584
Certified & officers' checks	6,104	15,424
Total Deposits	\$709,703	\$1,822,708
Federal funds purchased & securities sold under agreements to repurchase	37,160	587,613
Demand notes issued to U.S. Treasury & other borrowed money	2,688	26,097
Mortgage indebtedness & liability for capitalized leases	74	---
Other liabilities	8,545	40,489
Subordinated notes & debentures	5,000	---
Preferred stock	---	---
Common stock	4,528	1,000
Surplus	43,838	204,591
Undivided profits & capital reserves	4,353	25,724
Total Liabilities	\$815,889	\$2,708,222
*Reserve for possible loan losses	\$8,134	\$32,358
Capital & reserves to total assets ratio	7.1%	7.7%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	Victory Savings Bank Columbia July 8, 1921	Darlington County Bank Darlington Feb. 18, 1986
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 443	\$ 920
U.S. Treasury securities	4,754	302
U.S. Govt. agency & corporations	1,282	633
Obligations of States & pol. subdvs.	170	---
All other securities	1	---
Federal funds sold & securities purchased under agreements to resell	500	250
*Loans, Net of unearned income & reserve for losses	8,773	5,419
Bank premises, fur. & fix., & other assets representing bank premises	1,128	467
Other real estate owned	---	---
All other assets	295	175
Total Assets	\$17,346	\$8,166
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 1,568	\$1,638
Time & savings deposits of indivs., partnerships, & corporations	9,854	4,946
Deposits of U.S. Govt.	25	---
Deposits of States & pol. subdvs.	3,223	100
All other deposits	400	9
Certified & officers' checks	98	46
Total Deposits	\$15,168	\$6,739
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	298	---
Other liabilities	211	28
Subordinated notes & debentures	660	---
Preferred stock	---	---
Common stock	375	790
Surplus	733	830
Undivided profits & capital reserves	(99)	(221)
Total Liabilities	\$17,346	\$8,166
*Reserve for possible loan losses	\$142	\$45
Capital & reserves to total assets ratio	10.4%	17.6%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	Enterprise Bank of South Carolina Ehrhardt Jan. 13, 1920	The Bank of Elloree Dec. 27, 1934
ASSETS:		
Cash & due from depository insts.	\$ 3,066	\$ 1,604
U.S. Treasury securities	3,080	2,150
U.S. Govt. agency & corporations	6,161	3,457
Obligations of States & pol. subdivs.	7,244	1,122
All other securities	---	---
Federal funds sold & securities pur- chased under agreements to resell	3,400	3,150
*Loans, Net of unearned income & reserve for losses	24,300	15,602
Bank premises, fur. & fix., & other assets representing bank premises	1,891	1,478
Other real estate owned	50	39
All other assets	691	421
Total Assets	\$49,883	\$29,023
LIABILITIES:		
Demand deposits of indivs., partner- ships, & corporations	\$ 5,667	\$ 2,903
Time & savings deposits of indivs., partnerships, & corporations	31,647	21,219
Deposits of U.S. Govt.	11	60
Deposits of States & pol. subdivs.	5,484	1,064
All other deposits	---	---
Certified & officers' checks	273	74
Total Deposits	\$43,082	\$25,320
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	612	291
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	513	600
Surplus	4,000	2,200
Undivided profits & capital reserves	1,676	612
Total Liabilities	\$49,883	\$29,023
*Reserve for possible loan losses	\$356	\$160
Capital & reserves to total assets ratio	13.0%	12.2%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	The Exchange Bank Estill Mar. 22, 1934	Allendale County Bank Fairfax May 30, 1933
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 1,450	\$ 1,825
U.S. Treasury securities	4,321	1,200
U.S. Govt. agency & corporations	4,618	1,200
Obligations of States & pol. subdvs.	3,210	3,684
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	1,200	2,500
*Loans, Net of unearned income & reserve for losses	10,051	15,131
Bank premises, fur. & fix., & other assets representing bank premises	184	415
Other real estate owned	---	85
All other assets	502	489
Total Assets	\$25,536	\$26,529
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 2,864	\$ 3,140
Time & savings deposits of indivs., partnerships, & corporations	16,045	20,929
Deposits of U.S. Govt.	6	11
Deposits of States & pol. subdvs.	2,662	255
All other deposits	---	---
Certified & officers' checks	102	140
Total Deposits	\$21,679	\$24,475
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	334	186
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	400	200
Surplus	2,100	1,200
Undivided profits & capital reserves	1,023	468
Total Liabilities	\$25,536	\$26,529
*Reserve for possible loan losses	\$151	\$121
Capital & reserves to total assets ratio	14.3%	7.5%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	Bank of Greeleyville Greeleyville April 3, 1935	Carolina First Bank Greenville Nov. 20, 1986
ASSETS:		
Cash & due from depository insts.	\$ 426	\$ 1,036
U.S. Treasury securities	892	4,956
U.S. Govt. agency & corporations	860	2,995
Obligations of States & pol. subdivs.	1,220	---
All other securities	---	994
Federal funds sold & securities purchased under agreements to resell	500	18,825
*Loans, Net of unearned income & reserve for losses	6,752	39,171
Bank premises, fur. & fix., & other assets representing bank premises	191	660
Other real estate owned	31	---
All other assets	260	631
Total Assets	\$11,132	\$69,268
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 752	\$10,483
Time & savings deposits of indivs., partnerships, & corporations	8,936	41,892
Deposits of U.S. Govt.	---	45
Deposits of States & pol. subdivs.	492	1,003
All other deposits	---	---
Certified & officers' checks	38	451
Total Deposits	\$10,218	\$53,874
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	95	428
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	150	7,500
Surplus	600	7,508
Undivided profits & capital reserves	69	(42)
Total Liabilities	\$11,132	\$69,268
*Reserve for possible loan losses	\$58	\$320
Capital & reserves to total assets ratio	7.8%	22.0%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	Community Bank Greenville Feb. 21, 1973	The County Bank Greenwood June 2, 1933
ASSETS:		
Cash & due from depository insts.	\$ 23,871	\$ 6,335
U.S. Treasury securities	12,966	11,489
U.S. Govt. agency & corporations	12,405	13,476
Obligations of States & pol. subdivs.	24,060	16,820
All other securities	4,650	---
Federal funds sold & securities purchased under agreements to resell	12,400	---
*Loans, Net of unearned income & reserve for losses	168,953	26,067
Bank premises, fur. & fix., & other assets representing bank premises	4,814	2,376
Other real estate owned	13	---
All other assets	2,835	1,790
Total Assets	\$266,967	\$78,353
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 44,685	\$20,391
Time & savings deposits of indivs., partnerships, & corporations	173,023	43,610
Deposits of U.S. Govt.	474	53
Deposits of States & pol. subdivs.	16,356	2,363
All other deposits	---	456
Certified & officers' checks	2,934	127
Total Deposits	\$237,472	\$67,000
Federal funds purchased & securities sold under agreements to repurchase	4,693	---
Demand notes issued to U.S. Treasury & other borrowed money	1,500	2,261
Mortgage indebtedness & liability for capitalized leases	573	---
Other liabilities	2,061	648
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	10,825	1,800
Surplus	6,175	4,000
Undivided profits & capital reserves	3,668	2,644
Total Liabilities	\$266,967	\$78,353
*Reserve for possible loan losses	\$2,095	\$274
Capital & reserves to total assets ratio	8.5%	11.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	United Carolina Bank of South Carolina Greer Jan. 31, 1925	Palmetto State Bank Hampton June 22, 1907
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 4,544	\$ 2,700
U.S. Treasury securities	17,820	2,042
U.S. Govt. agency & corporations	18,759	12,542
Obligations of States & pol. subdivs.	18,883	5,446
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	10,800	200
*Loans, Net of unearned income & reserve for losses	97,441	29,387
Bank premises, fur. & fix., & other assets representing bank premises	4,039	1,457
Other real estate owned	282	211
All other assets	2,280	1,074
Total Assets	\$174,848	\$55,059
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 21,214	\$ 6,081
Time & savings deposits of indivs., partnerships, & corporations	122,760	39,874
Deposits of U.S. Govt.	105	42
Deposits of States & pol. subdivs.	10,895	4,164
All other deposits	286	---
Certified & officers' checks	1,637	257
Total Deposits	\$156,897	\$50,418
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	2,128	---
Mortgage indebtedness & liability for capitalized leases	253	---
Other liabilities	1,521	534
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	2,019	600
Surplus	7,981	2,100
Undivided profits & capital reserves	4,049	1,407
Total Liabilities	\$174,848	\$55,059
*Reserve for possible loan losses	\$1,130	\$264
Capital & reserves to total assets ratio	8.6%	7.4%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Heath Springs Heath Springs Feb. 26, 1936	Anderson State Bank, Inc. Hemingway Nov. 10, 1934
ASSETS:		
Cash & due from depository insts.	\$ 587	\$ 2,776
U.S. Treasury securities	697	13,237
U.S. Govt. agency & corporations	449	8,265
Obligations of States & pol. subdivs.	1,854	3,049
All other securities	---	1,112
Federal funds sold & securities purchased under agreements to resell	3,500	---
*Loans, Net of unearned income & reserve for losses	3,143	28,465
Bank premises, fur. & fix., & other assets representing bank premises	32	980
Other real estate owned	1	107
All other assets	10	1,170
Total Assets	\$10,273	\$59,161
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 1,782	\$ 4,279
Time & savings deposits of indivs., partnerships, & corporations	5,475	39,841
Deposits of U.S. Govt.	1	7
Deposits of States & pol. subdivs.	466	8,636
All other deposits	---	---
Certified & officers' checks	4	135
Total Deposits	\$ 7,728	\$52,898
Federal funds purchased & securities sold under agreements to repurchase	---	1,200
Demand notes issued to U.S. Treasury & other borrowed money	51	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	12	449
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	50	1,200
Surplus	1,000	1,800
Undivided profits & capital reserves	1,432	1,614
Total Liabilities	\$10,273	\$59,161
*Reserve for possible loan losses	\$60	\$450
Capital & reserves to total assets ratio	24.6%	8.5%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	Bank of Hodges Hodges Jan. 2, 1904	Farmers and Merchants Bank of South Carolina Holly Hill Nov. 8, 1912
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 591	\$ 2,992
U.S. Treasury securities	4,827	3,044
U.S. Govt. agency & corporations	892	3,709
Obligations of States & pol. subdvs.	1,487	8,193
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	395	5,050
*Loans, Net of unearned income & reserve for losses	9,671	34,761
Bank premises, fur. & fix., & other assets representing bank premises	376	1,765
Other real estate owned	33	---
All other assets	310	948
Total Assets	\$18,582	\$60,462
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 3,001	\$ 8,330
Time & savings deposits of indivs., partnerships, & corporations	12,715	40,939
Deposits of U.S. Govt.	16	2
Deposits of States & pol. subdvs.	826	4,115
All other deposits	---	---
Certified & officers' checks	11	416
Total Deposits	\$16,569	\$53,802
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	244	440
Subordinated notes & debentures	50	---
Preferred stock	---	---
Common stock	183	1,250
Surplus	1,000	2,000
Undivided profits & capital reserves	536	2,970
Total Liabilities	\$18,582	\$60,462
*Reserve for possible loan losses	\$79	\$298
Capital & reserves to total assets ratio	9.9%	10.7%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	The Commercial Bank Honea Path May 9, 1934	The Peoples Bank of Iva Iva Oct. 4, 1950
	Date of Charter	
ASSETS:		
Cash & due from depository insts.	\$ 2,505	\$ 2,743
U.S. Treasury securities	6,080	6,171
U.S. Govt. agency & corporations	6,945	2,683
Obligations of States & pol. subdivs.	5,566	3,091
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	6,700	1,100
*Loans, Net of unearned income & reserve for losses	18,526	15,621
Bank premises, fur. & fix., & other assets representing bank premises	861	432
Other real estate owned	92	---
All other assets	577	302
Total Assets	\$47,852	\$32,143
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 5,403	\$ 3,518
Time & savings deposits of indivs., partnerships, & corporations	34,328	22,720
Deposits of U.S. Govt.	8	4
Deposits of States & pol. subdivs.	1,763	2,315
All other deposits	---	---
Certified & officers' checks	130	---
Total Deposits	\$41,632	\$28,557
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	553	362
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	500	500
Surplus	3,000	2,000
Undivided profits & capital reserves	2,167	724
Total Liabilities	\$47,852	\$32,143
*Reserve for possible loan losses	\$159	\$145
Capital & reserves to total assets ratio	12.1%	10.4%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Jefferson Jefferson June 1, 1946	Johnsonville State Bank Johnsonville Oct. 17, 1935
ASSETS:		
Cash & due from depository insts.	\$ 748	\$ 969
U.S. Treasury securities	3,614	500
U.S. Govt. agency & corporations	---	2,004
Obligations of States & pol. subdivs.	300	771
All other securities	---	20
Federal funds sold & securities purchased under agreements to resell	300	1,875
*Loans, Net of unearned income & reserve for losses	3,030	4,117
Bank premises, fur. & fix., & other assets representing bank premises	61	62
Other real estate owned	---	3
All other assets	68	109
Total Assets	\$8,121	\$10,430
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$2,939	\$ 1,490
Time & savings deposits of indivs., partnerships, & corporations	3,721	6,664
Deposits of U.S. Govt.	2	7
Deposits of States & pol. subdivs.	225	1,309
All other deposits	---	3
Certified & officers' checks	28	25
Total Deposits	\$6,915	\$ 9,498
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	12	139
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	125	200
Surplus	455	450
Undivided profits & capital reserves	614	143
Total Liabilities	\$8,121	\$10,430
*Reserve for possible loan losses	\$40	\$36
Capital & reserves to total assets ratio	15.1%	7.9%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	The Exchange Bank of Kingstree Kingstree July 8, 1932	Lake City State Bank Lake City Aug. 21, 1940
ASSETS:		
Cash & due from depository insts.	\$ 1,746	\$ 2,209
U.S. Treasury securities	8,018	5,975
U.S. Govt. agency & corporations	1,555	5,578
Obligations of States & pol. subdivs.	9,922	6,292
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	1,500	1,800
*Loans, Net of unearned income & reserve for losses	14,996	28,765
Bank premises, fur. & fix., & other assets representing bank premises	700	892
Other real estate owned	---	---
All other assets	724	1,025
Total Assets	\$39,161	\$52,536
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 6,467	\$ 6,278
Time & savings deposits of indivs., partnerships, & corporations	23,802	36,048
Deposits of U.S. Govt.	7	4
Deposits of States & pol. subdivs.	2,169	4,388
All other deposits	34	200
Certified & officers' checks	387	1
Total Deposits	\$32,866	\$46,919
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	528	241
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	379	569
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	500	400
Surplus	2,600	2,300
Undivided profits & capital reserves	2,288	2,107
Total Liabilities	\$39,161	\$52,536
*Reserve for possible loan losses	\$143	\$291
Capital & reserves to total assets ratio	14.1%	9.7%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987
(Stated in thousands of dollars)

	Carolina Bank and Trust Company Lamar Jan. 23, 1936	Latta Bank and Trust Company Latta July 26, 1932
ASSETS:		
Cash & due from depository insts.	\$ 4,993	\$ 1,155
U.S. Treasury securities	---	2,390
U.S. Govt. agency & corporations	7,213	3,302
Obligations of States & pol. subdvs.	3,573	1,337
All other securities	---	---
Federal funds sold & securities pur- chased under agreements to resell	14,190	700
*Loans, Net of unearned income & reserve for losses	48,921	3,339
Bank premises, fur. & fix., & other assets representing bank premises	2,919	232
Other real estate owned	266	---
All other assets	1,001	219
Total Assets	\$83,076	\$12,674
LIABILITIES:		
Demand deposits of indivs., partner- ships, & corporations	\$17,199	\$ 2,457
Time & savings deposits of indivs., partnerships, & corporations	57,212	8,139
Deposits of U.S. Govt.	3	7
Deposits of States & pol. subdvs.	2,030	499
All other deposits	---	---
Certified & officers' checks	351	22
Total Deposits	\$76,795	\$11,124
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	349	93
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	970	50
Surplus	4,530	625
Undivided profits & capital reserves	432	782
Total Liabilities	\$83,076	\$12,674
*Reserve for possible loan losses	\$389	\$19
Capital & reserves to total assets ratio	7.4%	11.6%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	Palmetto Bank Laurens Sept. 17, 1906	The Lexington State Bank Lexington Mar. 10, 1966
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 11,054	\$ 14,477
U.S. Treasury securities	6,746	33,041
U.S. Govt. agency & corporations	6,500	28,154
Obligations of States & pol. subdivs.	10,628	28,058
All other securities	---	3,873
Federal funds sold & securities purchased under agreements to resell	1,975	6,550
*Loans, Net of unearned income & reserve for losses	97,941	160,184
Bank premises, fur. & fix., & other assets representing bank premises	3,368	4,978
Other real estate owned	110	882
All other assets	2,057	5,517
Total Assets	\$140,379	\$285,714
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 18,622	\$ 31,665
Time & savings deposits of indivs., partnerships, & corporations	96,224	185,054
Deposits of U.S. Govt.	498	299
Deposits of States & pol. subdivs.	5,087	27,976
All other deposits	183	---
Certified & officers' checks	548	1,956
Total Deposits	\$121,162	\$246,950
Federal funds purchased & securities sold under agreements to repurchase	7,932	15,185
Demand notes issued to U.S. Treasury & other borrowed money	975	1,000
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	867	1,814
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	1,005	3,184
Surplus	6,020	12,344
Undivided profits & capital reserves	2,418	5,237
Total Liabilities	\$140,379	\$285,714
*Reserve for possible loan losses	\$1,000	\$1,478
Capital & reserves to total assets ratio	7.4%	7.6%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	1st Atlantic Bank Little River Feb. 7, 1986	The Bank of Clarendon Manning Aug. 31, 1932
ASSETS:		
Cash & due from depository insts.	\$ 698	\$ 2,887
U.S. Treasury securities	100	9,246
U.S. Govt. agency & corporations	608	2,600
Obligations of States & pol. subdivs.	---	5,226
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	1,545	2,800
*Loans, Net of unearned income & reserve for losses	5,576	24,930
Bank premises, fur. & fix., & other assets representing bank premises	681	1,819
Other real estate owned	---	29
All other assets	135	869
Total Assets	\$9,343	\$50,406
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 818	\$ 6,086
Time & savings deposits of indivs., partnerships, & corporations	5,400	33,639
Deposits of U.S. Govt.	---	22
Deposits of States & pol. subdivs.	300	4,016
All other deposits	706	---
Certified & officers' checks	109	335
Total Deposits	\$7,333	\$44,098
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	4	1,062
Mortgage indebtedness & liability for capitalized leases	---	149
Other liabilities	59	345
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	1,378	1,200
Surplus	589	2,900
Undivided profits & capital reserves	(20)	652
Total Liabilities	\$9,343	\$50,406
*Reserve for possible loan losses	\$26	\$345
Capital & reserves to total assets ratio	21.1%	10.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

	The Dorn Banking Company McCormick Dec. 11, 1933	Anderson Brothers Bank Mullins Feb. 14, 1933
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 1,406	\$ 2,337
U.S. Treasury securities	2,297	21,465
U.S. Govt. agency & corporations	---	2,822
Obligations of States & pol. subdivs.	6,291	290
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	4,700	100
*Loans, Net of unearned income & reserve for losses	4,628	26,349
Bank premises, fur. & fix., & other assets representing bank premises	93	751
Other real estate owned	84	76
All other assets	296	1,626
Total Assets	\$19,795	\$55,816
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 3,751	\$ 9,835
Time & savings deposits of indivs., partnerships, & corporations	8,964	35,090
Deposits of U.S. Govt.	98	851
Deposits of States & pol. subdivs.	1,670	---
All other deposits	1	85
Certified & officers' checks	57	316
Total Deposits	\$14,541	\$46,177
Federal funds purchased & securities sold under agreements to repurchase	---	4,596
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	187	328
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	100	1,000
Surplus	1,300	2,000
Undivided profits & capital reserves	3,667	1,715
Total Liabilities	\$19,795	\$55,816
*Reserve for possible loan losses	\$66	\$234
Capital & reserves to total assets ratio	25.9%	8.8%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	The Anchor Bank Myrtle Beach Mar. 6, 1974	The Citizens Bank Olanta Feb. 18, 1943
ASSETS:		
Cash & due from depository insts.	\$ 5,567	\$ 1,196
U.S. Treasury securities	1,973	4,219
U.S. Govt. agency & corporations	9,106	4,927
Obligations of States & pol. subdivs.	3,128	3,830
All other securities	---	217
Federal funds sold & securities purchased under agreements to resell	---	---
*Loans, Net of unearned income & reserve for losses	46,228	23,644
Bank premises, fur. & fix., & other assets representing bank premises	4,024	960
Other real estate owned	---	127
All other assets	1,767	1,285
Total Assets	\$71,793	\$40,405
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$20,058	\$ 3,789
Time & savings deposits of indivs., partnerships, & corporations	36,666	28,793
Deposits of U.S. Govt.	52	10
Deposits of States & pol. subdivs.	1,065	2,346
All other deposits	115	---
Certified & officers' checks	543	168
Total Deposits	\$58,499	\$35,106
Federal funds purchased & securities sold under agreements to repurchase	918	---
Demand notes issued to U.S. Treasury & other borrowed money	1,824	599
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	936	389
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	2,991	450
Surplus	5,009	2,550
Undivided profits & capital reserves	1,616	1,311
Total Liabilities	\$71,793	\$40,405
*Reserve for possible loan losses	\$649	\$298
Capital & reserves to total assets ratio	14.2%	11.3%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1987--Continued

(Stated in thousands of dollars)

	Pamplico Bank and Trust Company Pamplico July 27, 1933	Bank of Ridgeway Ridgeway Dec. 22, 1898
Date of Charter		
ASSETS:		
Cash & due from depository insts.	\$ 831	\$ 776
U.S. Treasury securities	950	1,799
U.S. Govt. agency & corporations	---	3,083
Obligations of States & pol. subdvs.	1,067	1,437
All other securities	3,159	---
Federal funds sold & securities purchased under agreements to resell	1,600	1,325
*Loans, Net of unearned income & reserve for losses	4,985	4,768
Bank premises, fur. & fix., & other assets representing bank premises	153	123
Other real estate owned	43	---
All other assets	268	136
Total Assets	\$13,056	\$13,447
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 1,502	\$ 2,210
Time & savings deposits of indivs., partnerships, & corporations	7,195	9,002
Deposits of U.S. Govt.	7	4
Deposits of States & pol. subdvs.	2,628	406
All other deposits	129	---
Certified & officers' checks	14	63
Total Deposits	\$11,475	\$11,685
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	85	95
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	200	200
Surplus	1,100	700
Undivided profits & capital reserves	196	767
Total Liabilities	\$13,056	\$13,447
*Reserve for possible loan losses	\$50	\$29
Capital & reserves to total assets ratio	11.8%	12.6%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	Waccamaw State Bank Surfside Beach Sept. 12, 1980	Pee Dee State Bank Timmons ville July 12, 1932
ASSETS:		
Cash & due from depository insts.	\$ 2,224	\$ 3,068
U.S. Treasury securities	5,486	9,310
U.S. Govt. agency & corporations	2,542	---
Obligations of States & pol. subdivs.	---	6,509
All other securities	---	73
Federal funds sold & securities purchased under agreements to resell	---	400
*Loans, Net of unearned income & reserve for losses	13,334	34,160
Bank premises, fur. & fix., & other assets representing bank premises	942	728
Other real estate owned	---	181
All other assets	400	1,105
Total Assets	\$24,928	\$55,534
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 5,576	\$11,684
Time & savings deposits of indivs., partnerships, & corporations	16,314	34,767
Deposits of U.S. Govt.	---	24
Deposits of States & pol. subdivs.	---	2,123
All other deposits	---	---
Certified & officers' checks	228	294
Total Deposits	\$22,118	\$48,892
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	211	5
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	173	789
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	814	315
Surplus	1,186	2,120
Undivided profits & capital reserves	426	3,413
Total Liabilities	\$24,928	\$55,534
*Reserve for possible loan losses	\$161	\$546
Capital & reserves to total assets ratio	10.3%	11.4%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Travelers Rest Travelers Rest Feb. 23, 1946	Arthur State Bank Union Mar. 16, 1935
ASSETS:		
Cash & due from depository insts.	\$ 1,930	\$ 4,730
U.S. Treasury securities	2,881	7,743
U.S. Govt. agency & corporations	8,308	9,560
Obligations of States & pol. subdivs.	2,515	21,269
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	950	3,900
*Loans, Net of unearned income & reserve for losses	24,134	19,935
Bank premises, fur. & fix., & other assets representing bank premises	938	1,049
Other real estate owned	92	197
All other assets	482	1,438
Total Assets	\$42,230	\$69,821
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 5,567	\$12,490
Time & savings deposits of indivs., partnerships, & corporations	31,540	37,832
Deposits of U.S. Govt.	8	28
Deposits of States & pol. subdivs.	975	5,587
All other deposits	211	857
Certified & officers' checks	125	426
Total Deposits	\$38,426	\$57,220
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	378	622
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	338	451
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	360	1,800
Surplus	1,688	900
Undivided profits & capital reserves	1,040	8,828
Total Liabilities	\$42,230	\$69,821
*Reserve for possible loan losses	\$219	\$196
Capital & reserves to total assets ratio	7.8%	16.8%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	The Hampton County Bank Varnville Mar. 30, 1932	Blue Ridge Bank of Walhalla Walhalla June 15, 1957
ASSETS:		
Cash & due from depository insts.	\$ 3,070	\$ 2,446
U.S. Treasury securities	10,345	5,298
U.S. Govt. agency & corporations	4,931	10,296
Obligations of States & pol. subdivs.	5,841	---
All other securities	---	---
Federal funds sold & securities purchased under agreements to resell	800	500
*Loans, Net of unearned income & reserve for losses	28,872	10,838
Bank premises, fur. & fix., & other assets representing bank premises	1,322	775
Other real estate owned	---	---
All other assets	1,675	555
Total Assets	\$56,856	\$30,708
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 4,510	\$10,033
Time & savings deposits of indivs., partnerships, & corporations	44,479	16,015
Deposits of U.S. Govt.	117	41
Deposits of States & pol. subdivs.	3,467	672
All other deposits	1	305
Certified & officers' checks	397	121
Total Deposits	\$52,971	\$27,187
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	---
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	316	160
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	1,000	1,200
Surplus	1,550	1,000
Undivided profits & capital reserves	1,019	1,161
Total Liabilities	\$56,856	\$30,708
*Reserve for possible loan losses	\$204	\$106
Capital & reserves to total assets ratio	6.6%	11.3%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Westminster Westminster May 18, 1935	Woodruff State Bank Woodruff Feb. 9, 1934
ASSETS:		
Cash & due from depository insts.	\$ 1,368	\$ 2,589
U.S. Treasury securities	2,497	1,698
U.S. Govt. agency & corporations	1,980	4,413
Obligations of States & pol. subdivs.	2,833	8,995
All other securities	6	---
Federal funds sold & securities purchased under agreements to resell	125	---
*Loans, Net of unearned income & reserve for losses	5,264	8,649
Bank premises, fur. & fix., & other assets representing bank premises	1,026	626
Other real estate owned	46	---
All other assets	357	308
Total Assets	\$15,502	\$27,278
LIABILITIES:		
Demand deposits of indivs., partnerships, & corporations	\$ 3,521	\$ 6,134
Time & savings deposits of indivs., partnerships, & corporations	8,467	14,428
Deposits of U.S. Govt.	119	3
Deposits of States & pol. subdivs.	576	960
All other deposits	---	867
Certified & officers' checks	26	86
Total Deposits	\$12,709	\$22,478
Federal funds purchased & securities sold under agreements to repurchase	---	---
Demand notes issued to U.S. Treasury & other borrowed money	---	380
Mortgage indebtedness & liability for capitalized leases	---	---
Other liabilities	61	250
Subordinated notes & debentures	---	---
Preferred stock	---	---
Common stock	300	1,200
Surplus	1,700	600
Undivided profits & capital reserves	732	2,370
Total Liabilities	\$15,502	\$27,278
*Reserve for possible loan losses	\$65	\$106
Capital & reserves to total assets ratio	18.0%	15.6%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS

JUNE 30, 1987--Continued
(Stated in thousands of dollars)

Date of Charter	Bank of York York Apr. 10, 1935
ASSETS:	
Cash & due from depository insts.	\$ 2,650
U.S. Treasury securities	2,790
U.S. Govt. agency & corporations	800
Obligations of States & pol. subdivs.	6,170
All other securities	---
Federal funds sold & securities purchased under agreements to resell	6,520
*Loans, Net of unearned income & reserve for losses	26,385
Bank premises, fur. & fix., & other assets representing bank premises	1,028
Other real estate owned	---
All other assets	1,049
Total Assets	\$47,392
LIABILITIES:	
Demand deposits of indivs., partnerships, & corporations	\$ 7,547
Time & savings deposits of indivs., partnerships, & corporations	32,497
Deposits of U.S. Govt.	42
Deposits of States & pol. subdivs.	1,570
All other deposits	---
Certified & officers' checks	---
Total Deposits	\$41,656
Federal funds purchased & securities sold under agreements to repurchase	---
Demand notes issued to U.S. Treasury & other borrowed money	537
Mortgage indebtedness & liability for capitalized leases	---
Other liabilities	212
Subordinated notes & debentures	---
Preferred stock	---
Common stock	330
Surplus	2,670
Undivided profits & capital reserves	1,987
Total Liabilities	\$47,392
*Reserve for possible loan losses	\$318
Capital & reserves to total assets ratio	10.9%

SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS
JUNE 30, 1987

Location	Name of Association	President	Officer in Charge
Abbeville	Abbeville Savings & Loan Assn.	W. W. Johnson, Jr.	James C. Rauton, Ex. V. P.
Camden	Palmetto State Savings Bank of South Carolina Branches: In-Town--Dusty Bend Kershaw Lancaster Marion	Guy S. Hutchins, Jr.	Guy S. Hutchins, Jr, Pres.
Charleston	First Trident Savings & Loan Corporation Branch: Greenville	Charles C. Graham	Charles C. Graham, Pres.
Chester	The Spratt Savings & Loan Assn. Branches: Great Falls Winnsboro	Paul Hemphill, Jr.	Robert J. Shannon, Ex. V. P.
Columbia	First South Savings Bank, Inc. Branch: In-Town--Richland Mall	H. M. Alexander	H. M. Alexander, Pres.
Florence	Investors Savings Bank of South Carolina, Inc.	Joseph D. Carson	Joseph D. Carson, Pres.

SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS
JUNE 30, 1987--Continued

Location	Name of Association	President	Officer in Charge
Greenwood	United Savings & Loan Assn. Branches: In-Town--Commerce Circle In-Town--Highway 72 By-Pass In-Town--West Court Street Ninety Six	Lynn W. Hodge	Lynn W. Hodge, Pres.
Greer	Citizens Building & Loan Assn.	Maurice T. Belue	Maurice T. Belue, Pres.
Seneca	Oconee Savings & Loan Assn. Branches: In-Town--Seneca By-Pass 123 Walhalla Westminster	T. R. Evatt	T. R. Evatt, Pres.

CHANGES IN SOUTH CAROLINA STATE SAVINGS AND LOAN
ASSOCIATIONS DURING FISCAL YEAR 1986-87

A. Conversions:

On February 19, 1987, Pickens Savings and Loan Association,
Pickens, converted to a federal charter.

B. New Associations:

None

C. Mergers:

None

D. Branches:

On May 8, 1987, Palmetto State Savings Bank of South Carolina,
Camden, sold its Lake City Branch to The Citizens Bank, Olanta.

E. Other Changes:

On July 23, 1986, Palmetto State Savings Bank of South Carolina,
Camden, amended its charter to convert from a mutual to a
stock savings bank.

On November 14, 1986, Perpetual Building and Loan Association,
Columbia, had its charter revoked.

On April 1, 1987, United Savings and Loan Association, Greenwood,
amended its charter to convert from a mutual to a stock savings
and loan association.

COMPARATIVE STATEMENT OF CONDITION OF
SOUTH CAROLINA STATE SAVINGS AND
LOAN ASSOCIATIONS

	June 30, 1984 13 Associations 18 Branches	June 30, 1985 12 Associations 16 Branches	June 30, 1986 10 Associations 16 Branches	June 30, 1987 9 Associations 15 Branches
ASSETS:				
Mortgage loans	\$540,525,641	\$585,748,514	\$586,676,886	\$621,546,688
Share loans	6,275,570	5,590,628	5,195,956	4,171,555
Other loans	37,259,193	51,086,097	39,815,935	43,081,397
Real estate owned	4,008,239	2,630,477	2,085,115	3,318,016
Real estate sold on contract	280,455	551,876	36,953	- - -
Cash	13,435,260	50,189,779	27,869,756	28,754,300
Investments	141,956,722	48,482,108	95,449,969	110,616,205
Office buildings	6,273,442	7,526,638	6,224,164	6,079,924
Furniture & fixtures	882,619	1,363,881	2,189,143	1,940,270
Other assets	21,917,118	15,313,818	14,028,029	19,557,906
Accounts receivable	689,456	1,228,334	900,356	1,965,448
Total Assets	\$773,503,715	\$769,712,150	\$780,472,262	\$841,031,709
LIABILITIES:				
Savings	\$645,181,247	\$681,010,924	\$674,619,263	\$693,260,756
Borrowed Money	70,562,944	21,566,173	24,600,000	38,545,890
Loans in process	12,443,087	15,995,895	19,204,748	24,865,601
Other liabilities	6,631,512	9,169,675	10,222,789	10,249,181
Federal insurance reserve	19,728,375	17,438,038	16,464,474	15,160,291
Other reserves	3,079,824	1,971,116	1,975,588	3,455,974
Capital stock	5,787,866	6,187,831	7,164,555	9,570,035
Surplus	376,783	2,656,890	3,452,428	20,372,282
Undivided profits	8,737,396	13,057,247	19,484,645	23,376,227
Accounts payable	974,681	658,361	3,283,772	2,175,472
Total Liabilities	\$773,503,715	\$769,712,150	\$780,472,262	\$841,031,709

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS
AND LOAN ASSOCIATIONS, JUNE 30, 1987

Date of Charter	Abbeville S. & L. Assn. Abbeville June 18, 1907	Palmetto State Savings Bank of South Carolina Camden Sept. 21, 1904
ASSETS:		
Mortgage loans	\$23,105,958	\$59,397,662
Share loans	257,775	166,003
All other loans	---	7,540,029
Real estate owned	178,747	233,513
Real estate sold on contract	---	---
Stock in FHLB	195,300	594,200
Cash on hand and in banks	79,081	6,114,701
Investments (U.S. Govt.)	1,999,120	---
Other investments	10,485,068	877,561
Office building	144,532	1,367,232
Furniture and fixtures	33,170	214,955
Other assets	414,317	1,842,917
Accounts receivable	(523)	112,671
Total Assets	\$36,892,545	\$78,461,444
LIABILITIES:		
Savings passbook	\$ 5,793,421	\$16,385,001
Savings certificates	27,654,794	52,168,911
Loans from FHLB	---	350,000
Money borrowed money	---	---
Loans in process	737,230	1,765,892
Other liabilities	218,041	1,381,817
Federal insurance reserve	796,868	1,852,277
Other reserves	429,896	91,000
Capital stock	---	226,410
Surplus	---	1,857,690
Undivided profits	1,261,546	1,546,851
Accounts payable	749	835,595
Total Liabilities	\$36,892,545	\$78,461,444
Capital and reserves to total assets ratio	6.9%	7.3%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS
AND LOAN ASSOCIATIONS, JUNE 30, 1987--Continued

Date of Charter	First Trident S. & L. Corp. Charleston Nov. 1, 1983	The Spratt S. & L. Assn. Chester Feb. 23, 1892
ASSETS:		
Mortgage loans	\$ 95,538,120	\$34,053,176
Share loans	241,436	463,798
All other loans	---	708,162
Real estate owned	467,025	25,478
Real estate sold on contract	---	---
Stock in FHLB	950,000	609,300
Cash on hand and in banks	493,238	1,035,694
Investments (U.S. Govt.)	---	2,746,124
Other investments	1,639,270	25,847,550
Office building	232,818	222,721
Furniture and fixtures	379,039	30,321
Other assets	3,206,490	9,305,852
Accounts receivable	687,066	---
Total Assets	\$103,834,502	\$75,048,176
LIABILITIES:		
Savings passbook	\$ 10,816,317	\$14,439,306
Savings certificates	53,508,325	51,044,516
Advances from FHLB	19,000,000	---
Other borrowed money	3,500,000	2,695,890
Loans in process	8,259,537	1,607,883
Other liabilities	1,693,194	1,523,644
Federal insurance reserve	---	1,406,291
Other reserves	50,000	218,392
Capital stock	3,005,800	---
Surplus	1,304,856	---
Undivided profits	2,430,544	2,112,254
Accounts payable	265,929	---
Total Liabilities	\$103,834,502	\$75,048,176
Capital and reserves to total assets ratio	7.1%	5.1%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS
AND LOAN ASSOCIATIONS, JUNE 30, 1987--Continued

Date of Charter	First South Savings Bank, Incorporated Columbia Nov. 18, 1983	Investors Savings Bank of South Carolina, Inc. Florence July 25, 1984
ASSETS:		
Mortgage loans	\$ 77,460,500	\$17,416,513
Share loans	436,000	298,609
All other loans	11,251,400	2,903,286
Real estate owned	1,105,900	---
Real estate sold on contract	---	---
Stock in FHLB	430,000	118,500
Cash on hand and in banks	11,362,100	3,874,361
Investments (U.S. Govt.)	2,482,000	2,996,680
Other investments	10,224,700	393,693
Office building	304,300	---
Furniture and fixtures	267,200	84,098
Other assets	184,800	277,252
Accounts receivable	1,128,500	---
Total Assets	\$116,637,400	\$28,362,992
LIABILITIES:		
Savings passbook	\$ 12,393,400	\$ 5,402,680
Savings certificates	79,840,200	19,631,585
Advances from FHLB	5,500,000	---
Other borrowed money	7,500,000	---
Loans in process	6,541,100	327,563
Other liabilities	833,400	250,150
Federal insurance reserve	---	---
Other reserves	---	---
Capital stock	3,147,400	1,156,140
Surplus	800,100	1,576,541
Undivided profits	(487,800)	14,295
Accounts payable	569,600	4,038
Total Liabilities	\$116,637,400	\$28,362,992
Capital and reserves to total assets ratio	3.2%	9.8%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS
AND LOAN ASSOCIATIONS, JUNE 30, 1987--Continued

Date of Charter	United S. & L. Assn. Greenwood May 7, 1921	Citizens B. & L. Assn. Greer May 7, 1907
ASSETS:		
Mortgage loans	\$167,417,390	\$27,414,640
Share loans	1,103,435	435,334
All other loans	14,976,837	---
Real estate owned	861,774	45,000
Real estate sold on contract	---	---
Stock in FHLB	1,320,300	243,600
Cash on hand and in banks	3,788,524	501,284
Investments (U.S. Govt.)	14,700,000	649,278
Other investments	17,170,989	3,913,520
Office building	2,667,390	43,062
Furniture and fixtures	456,025	138,780
Other assets	991,907	57,753
Accounts receivable	37,734	---
Total Assets	\$225,492,305	\$33,442,251
LIABILITIES:		
Savings passbook	\$ 41,664,355	\$ 5,557,252
Savings certificates	146,719,541	23,775,036
Advances from FHLB	---	---
Other borrowed money	---	---
Loans in process	2,282,940	840,241
Other liabilities	1,771,294	214,795
Federal insurance reserve	6,550,542	1,400,824
Other reserves	2,660,220	6,466
Capital stock	2,034,285	---
Surplus	14,833,095	---
Undivided profits	6,476,472	1,647,637
Accounts payable	499,561	---
Total Liabilities	\$225,492,305	\$33,442,251
Capital and reserves to total assets ratio	14.6%	9.4%

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS
AND LOAN ASSOCIATIONS, JUNE 30, 1987--Continued

Date of Charter	Oconee S. & L. Assn. Seneca Feb. 14, 1924
ASSETS:	
Mortgage loans	\$119,742,729
Share loans	769,165
All other loans	5,701,683
Real estate owned	400,579
Real estate sold on contract	---
Stock in FHLB	1,020,700
Cash on hand and in banks	1,505,317
Investments (U.S. Govt.)	6,308,752
Other investments	2,700,000
Office building	1,097,869
Furniture and fixtures	336,682
Other assets	3,276,618
Accounts receivable	---
Total Assets	\$142,860,094
LIABILITIES:	
Savings passbook	\$ 34,922,234
Savings certificates	91,543,882
Advances from FHLB	---
Other borrowed money	---
Loans in process	2,503,215
Other liabilities	2,362,846
Federal insurance reserve	3,153,489
Other reserves	---
Capital stock	---
Surplus	---
Undivided profits	8,374,428
Accounts payable	---
Total Liabilities	\$142,860,094
Capital and reserves to total assets ratio	8.2%

SOUTH CAROLINA STATE CREDIT UNIONS
JUNE 30, 1987

Location	Name of Credit Union	President/Chairman
Abbeville	Abbeville Seaboard System Credit Union	W. F. Davis
Aiken	Savannah River Plant Credit Union	C. W. Jones, Jr.
Anderson	ML&S Employees Credit Union	Robert D. Davis
Beech Island	Beech Island Credit Union	Quitman Hughes
Cayce	S. C. Electric Cooperative Employees Credit Union	Thomas M. Preacher
Cayce	S. C. Farm Bureau Credit Union	Faith Efird
Charleston	Charleston Postal Cooperative Credit Union	Earl D. Bonner
Columbia	The R. L. Bryan Employees Credit Union	Carl E. Golden
Columbia	CLECU Credit Union	Carl Hammond
Columbia	The Carolina Corporate Credit Union	L. Paul Stith, Jr.
Columbia	Columbia Post Office Credit Union	Earl D. Long
Columbia	SCBH Credit Union	Alphayon Sightler
Columbia	South Carolina Methodist Conference Credit Union	Dr. John W. Robison

SOUTH CAROLINA STATE CREDIT UNIONS
JUNE 30, 1987--Continued

Location	Name of Credit Union	President/Chairman
Columbia	S. C. State Credit Union Branches: In-Town--Columbia North Aiken Charleston Clemson Florence	Vincent Rhodes, Jr.
Columbia	State-Record Employees Credit Union	Georgie H. Kelly
Columbia	University of South Carolina System Credit Union	Furman Edmonds
Florence	Florence Seaboard Credit Union	Carl D. Lee
Florence	H. D. Dist. #5 Credit Union	Robert J. Adams
Florence	Mobile Radio Employees Credit Union	Ray Rollins
Florence	NUCOR Employees' Credit Union	John Eiler
Florence	6th Postal Credit Union	C. A. McDonald
Gaffney	Oxford Employees Credit Union	Charles Yarborough
Georgetown	Georgetown Kraft Credit Union Branch: Andrews	Abbie V. Johnson
Greenville	GCC Employees Credit Union	J. Dan Massey
Greenville	Liberty Corporation Credit Union	James F. Walters

SOUTH CAROLINA STATE CREDIT UNIONS
JUNE 30, 1987--Continued

Location	Name of Credit Union	President/Chairman
Greenville	N-P Employees Credit Union	William C. Turner
Greenville	S. C. H. D. District #3 Credit Union	Terry A. Bragg
Greenwood	Monsanto Carolina Employees Credit Union	James L. Hagan
Hartsville	Sonoco Employees' Credit Union Branch: In-Town--West Carolina Avenue	B. O. Stonecypher
Lugoff	May Plant Credit Union	Glen T. Smith
Moncks Corner	Santee-Cooper Employees Credit Union	Charles H. Rhodes
Orangeburg	ORH Emp. Credit Union	Eleanor Osterhoudt
Rock Hill	Winthrop Credit Union	Dr. Anthony Lerro
Spartanburg	Spartanburg City Employees Credit Union	Stephen F. Raff
Spartanburg	S. G. H. Credit Union	Pauline Scott
Sumter	Sumter City Credit Union	William A. Frick

CHANGES IN SOUTH CAROLINA STATE CREDIT UNIONS
DURING FISCAL YEAR 1986-87

A. Conversions:

None

B. New Credit Unions:

None

C. Mergers:

None

D. Branches:

None

E. Other Changes:

On June 17, 1987, S. C. State Employees' Credit Union,
Columbia, changed its name to "S. C. State Credit
Union".

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED BURIAL CONTRACTS
JUNE 30, 1987

Location	Name of Funeral Home	License Number
Aiken	George Funeral Home, Inc.	3
Aiken	Stephen D. Posey Funeral Home	88
Anderson	The McDougald Funeral Home, Inc.	12
Belton	Cox Funeral Home, Inc.	42
Blacksburg	Gordon Mortuary	80
Camden	Kornegay Funeral Home	26
Central	Duckett Funeral Home, Inc.	76
Charleston	Fielding Home for Funerals	70
Charleston	J. Henry Stuhr, Inc., Funeral Chapels	10
Cheraw	Morris Funeral Cottage, Incorporated	48
Chesnee	Forest Lawn Mortuary, Inc.	43
Chester	Barron Funeral Home, Inc.	68
Chesterfield	Miller-Rivers Funeral Home	25
Clinton	Gray Funeral Home, Inc.	54
Clover	M. L. Ford & Sons, Inc.	44
Columbia	Dunbar Funeral Home, Inc.	41
Columbia	Talbert-Shives Funeral Home	29
Conway	Goldfinch Funeral Home	58
Darlington	Kistler Funeral Home, Inc.	60
Dillon	Blanton Funeral Home, Inc.	27
Easley	Robinson Funeral Home	5
Fountain Inn	Cannon Funeral Home, Inc.	17
Fountain Inn	Watkins, Garrett & Woods Mortuary, Inc.	74
Gaffney	Shuford-Hatcher Funeral Home	66
Georgetown	Johnson-Graham Funeral Home	69
Georgetown	Mayer Funeral Home	23

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED BURIAL CONTRACTS
JUNE 30, 1987--Continued

Location	Name of Funeral Home	License Number
Graniteville	Posey's Funeral Home	35
Great Falls	Dantzler-Baker Funeral Home, Inc.	65
Greenville	Jones Funeral Home, Inc., T/A Jones Mortuary	16
Greenville	The Mackey Mortuary, Inc.	15
Greenville	Thomas McAfee Funeral Home, Inc.	7
Greenville	Watkins, Garrett & Woods Mortuary, Inc.	73
Greenwood	Harley Funeral Home, Inc.	19
Greenwood	Percival-Tompkins Service, Inc.	87
Greer	Sullivan Brothers Mortuary	78
Greer	The Wood Mortuary, Inc.	9
Hampton	Peeples-Rhoden Funeral Home, Inc.	1
Hartsville	Brown-Pennington-Atkins Funeral Home, Inc.	20
Hartsville	Hines Funeral Home, Inc.	83
Hartsville	Norton Funeral Home	90
Hartsville	Young & Young Funeral Home	75
Hemingway	Morris Funeral Home, Inc.	50
Holly Hill	Avinger Funeral Home, Inc.	81
Honea Path	Pruitt Funeral Home	72
Inman	Seawright Funeral Home, Inc.	14
Lancaster	Cauthen Funeral Home	82
Lancaster	Mahaffey Funeral Home, Inc.	91
Landrum	Petty Funeral Home, Inc.	59
Langley	Posey's Funeral Home	36
Laurens	The Kennedy Mortuary, Inc.	4
Lexington	Caughman-Harman Funeral Home	33
Liberty	Liberty Mortuary, Inc.	84
Moncks Corner	Russell Funeral Chapel, Inc.	67

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED BURIAL CONTRACTS
JUNE 30, 1987--Continued

Location	Name of Funeral Home	License Number
Mullins	Cox-Collins Funeral Home, Inc.	2
Myrtle Beach	Bullard Funeral Home, Inc.	39
Newberry	Whitaker Funeral Home, Inc.	86
North Augusta	Posey's Funeral Home	37
Orangeburg	Bythewood Funeral Home	47
Orangeburg	Dukes-Harley Funeral Home	62
Orangeburg	Thompson Funeral Home, Inc.	32
Pageland	Sutton Funeral Home & Greenlawn Memorial Park, Inc.	56
Pelzer	Gray Mortuary, Inc.	51
Pickens	Dillard Funeral Home	30
Rock Hill	Bass Funeral Home, Inc.	21
Rock Hill	Greene Funeral Home	22
Spartanburg	M. W. Bobo Funeral Chapel	24
Spartanburg	The J. F. Floyd Mortuary, Inc.	6
Summerville	Albert A. Glover Funeral Home	89
Summerville	James A. Dyal Funeral Home, Inc.	64
Summerville	Parks Funeral Home, John B. Parks, Jr., DBA	46
Sumter	Bradham-Griffin Funeral Home	63
Sumter	Elmore-Hill Funeral Home	38
Sumter	Palmer Memorial Chapel, Inc.	79
Timmonssville	Layton-Perry Funeral Home	53
Travelers Rest	Johnson Funeral Home	85
Union	Holcombe Funeral Home	61
Walhalla	Davenport Funeral Home, Inc.	57
Walterboro	Brice W. Herndon and Sons Funeral Home	31
Walterboro	Fred Parker Funeral Home, Inc.	18

FUNERAL HOMES IN SOUTH CAROLINA LICENSED
TO SELL PRENEED BURIAL CONTRACTS
JUNE 30, 1987--Continued

Location	Name of Funeral Home	License Number
Ware Shoals	Parker-White Funeral Home, Inc.	71
West Columbia	Thompson Funeral Home of West Columbia, Inc.	11
Westminster	Sandifer Funeral Home, Inc.	55
Williston	Folk Funeral Home, Inc.	45
York	York Funeral Home	77

CHANGES IN FUNERAL HOME LICENSEES
DURING FISCAL YEAR 1986-87

A. Licenses Issued:

On July 7, 1986, license number 88 was issued to Stephen D. Posey Funeral Home, Aiken.
On December 9, 1986, license number 89 was issued to Albert A. Glover Funeral Home, Summerville.
On December 22, 1986, license number 90 was issued to Norton Funeral Home, Hartsville.
On March 4, 1987, license number 91 was issued to Mahaffey Funeral Home, Inc., Lancaster.

B. Licenses Cancelled:

On October 10, 1986, license number 40 for Shelley-Brunson Funeral Home, Sumter, was cancelled.
On May 29, 1987, license number 8 for The Johnson Mortuary, Inc., Chesnee, was cancelled.

C. Other Changes:

None

ANNUAL REPORT
OF RESTRICTED LICENSEES

CONSUMER FINANCE DIVISION
BOARD OF FINANCIAL INSTITUTIONS

January 1st through December 31st, 1986

TO: THE STATE BOARD OF FINANCIAL INSTITUTIONS

Gentlemen:

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Finance Law for the calendar year 1986, is hereby submitted, in compliance with the terms and provisions of 34-29-100 of the Code of Laws of South Carolina 1976.

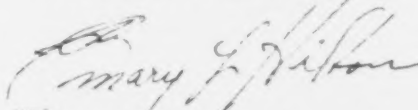
As of December 31, 1986, there were 320 Restricted Licensees operating in South Carolina, representing 41% of the total licensed finance companies.

There were also 31 formal hearings held, 40 licenses issued, 18 licenses cancelled, and 2 applications denied, and 15 changes of name and/or address effected during the calendar year.

This division, in addition to examining all licensees at least once a year, also check on the accounts of all persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 846 death claims were physically checked by members of this division.

22 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1986, in addition to numerous telephone and verbal complaints and inquiries.

Respectfully submitted,



Emory L. Hilton, Director
Consumer Finance Division
Board of Financial Institutions

SCHEDULE B
BALANCE SHEET

ASSETS

Cash in office and in Banks	\$ 3 268 409 81
Loans Receivable-Consumer Finance Business	77 920 272 21
Real Estate (Less Reserve for Depreciation-Building)	1 055 516 00
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	1 461 320 41
Deferred Charges	(53 474 78)
Other Assets:	
(a) Organization or Development Expense	48 877 94
(b) Cost of Financing	86 043 39
(c) Installment Sales Contracts	2 965 310 99
(d) Miscellaneous Assets	28 267 820 96
TOTAL ASSETS	115 020 096 93

LIABILITIES AND CAPITAL

Accounts and Notes Payable:	
(a) Banks	18 692 710 73
(b) Due to Parent Company or Affiliates	9 830 218 36
(c) Other Short Term Notes and Accounts	10 667 319 49
Bonds	12 722 523 65
Other Liabilities:	
(a) Accrued Expenses	6 923 110 00
(b) Miscellaneous Liabilities	483 958 97
Expense Reserves:	
(a) Expense Reserve for Bad Debts	2 550 015 32
(b) Other Expense Reserves	(9 294 00)
Deferred Income:	
(a) Unearned Interest and Charges-Consumer Finance Bus.	11 672 401 10
(b) Other Deferred Income	1 163 654 12
Branch Office Capital	-----
Net Worth (If Individual or Partnership)	3 586 913 02
Capital Stock: (If Corporation)	
(a) Preferred	87 409 18
(b) Common	3 602 528 81
Appropriated Surplus or Capital Reserves	3 169 433 03
Surplus (Including Undivided Profits)	29 877 195 15
TOTAL LIABILITIES AND CAPITAL	115 020 096 93

SCHEDULE C
STATEMENT OF INCOME AND EXPENSES

	AMOUNT	PERCENT
Gross Income Derived from Consumer Finance Business:		
Initial Charges - Net	\$ 11 057 241.70	24.40
Maintenance Fees - Net	3 206 900 08	7.08
Delinquency Charges and/or Deferment Charges	2 737 938 49	6.04
Insurance Commissions - Net (Including Refunds)	3 090 281 13	6.82
Finance Charges - Net (Including Refunds)	17 191 998 52	37.94
Collections on Loans Previously Charged Off	395 443 43	.87
Other Income	7 638 756 89	16.85
Total Gross Income Derived from Consumer Finance Business	45 318 560 24	100%
Expenses of Conducting Consumer Finance Business:		
Advertising	1 331 987 73	3.63
Bad Debts, or Reserve for Bad Debts	2 302 138 17	6.27
Legal Expense	481 255 91	1.31
Office Expenses	3 522 321 59	9.60
Salaries	16 151 509 57	44.00
Supervision and Administration (when not allocated to other items)	958 907 47	2.61
Taxes and Licenses		
(a) Income	4 710 276 09	12.83
(b) All Others	908 499 97	2.47
Travel and Entertainment	973 222 43	2.65
Utilities	2 692 036 99	7.33
Other Expenses of Conducting Consumer Finance Bus.	2 677 012 51	7.30
Total Expenses of Conducting Consumer Finance Business (not including interest on borrowed funds)	36 709 168 43	100%
Total Net Earnings Derived from Consumer Finance Business for the period (before deducting interest on borrowed funds)	8 609 391 81	

SCHEDULE D

RECONCILIATION OF SURPLUS OR NET WORTH

Surplus or Net Worth at End of Previous Period \$ 28 632 516 41

Additions:

Total Net Earnings Derived \$ 8 609 391 81
from Consumer Finance Business

Total Net Income Outside
Consumer Finance Business 270 626 82

Other Credits to Surplus
or Net Worth 7 583 687 47

Total Additions.....16 463 706 10

Deductions:

Interest Paid 4 499 146 58

Amortization 302 425 99

Dividends Paid 5 585 546 72

Other Charges to Surplus or Net Worth:

(a) Transfer of Earnings to Net
Worth or Home Office Control 556 570 99

(b) Miscellaneous 688 424 06

Total Deductions.....11 632 114 34

Net Additions 4 831 591 76

Surplus Balance or Net Worth 33 464 108 17

SCHEDULE E

ANALYSIS OF ASSETS USED AND USEFUL IN CONSUMER FINANCE BUSINESS:

Assets Used and Useful in Consumer Finance Business:

Net Loans Receivable - Consumer Finance Business	\$ 63 697 855 79
Furniture, Fixtures and Equipment	1 377 654 91
Real Estate	969 147 92

Working Capital:

(a) Cash in Office and in Banks	3 303 855 17
(b) Home or Central Office Assets Apportioned to Branch or Subsidiary when not allocated among other items in this section	64 809 15
(c) Deferred Charges, such as Prepaid Company Protection Insurance Premiums, License Taxes and Bond Premiums	3 239 725 27
(d) Leasehold Improvements	129 352 45
(e) Miscellaneous	710 583 52

Going Concern Value:

(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	521 728 36
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful in Consumer Finance Business)	4 239 071 85

Total Assets Used And Useful In Consumer Finance Bus.: 78 253 784 39

Average Total Assets Used and Useful in Consumer
Finance Business 75 201 552 57

Percent of Net Earnings Derived from Consumer Finance Business before deducting interest paid on borrowed funds for	1986	11.45%
" " " " " " " "	1985	14.18%
" " " " " " " "	1984	12.95%

SCHEDULE F
ANALYSIS OF LOANS - CONSUMER FINANCE BUSINESS

ANALYSIS OF LOANS BY SIZE	ACCOUNTS		GROSS NOTES		
	<u>%</u>	<u>No.</u>	<u>%</u>	<u>Amount</u>	<u>Average</u>
Total Loan Balances Outstanding at Beginning of Period		260 627		\$ 72 144 826 31	
Loans Made During The Period:					
(a) Loans of \$150.00 or Less	10.99	68 245	4.42	\$ 9 236 353 76	135 34
(b) Loans of \$150.01-\$300.00	37.83	234 986	27.13	\$ 56 673 157 94	241 17
(c) Loans of \$300.01-\$1,000.00	50.54	313 875	65.85	\$137 565 107 41	438 28
(d) Loans of \$1,000.01- \$4,000.00	.64	3 960	2.56	\$ 5 343 344 84	1 349.32
(e) Loans of \$4,000.01- \$7,500.00	.00	16	.04	\$ 86 152 00	5 384 50
(f) Total Loans Made	100%	621 082	100%	\$208 904 115 95	336 35
Loan Balances Purchased		4 419		\$ 1 645 344 76	
Loan Balances Sold		6 115		\$ 2 023 087 10	
Loan Balances Charged Off				\$ 2 508 865 17	
Collections				\$200 242 062 54	
Total Loan Balances Outstanding at End of Period		271 829		\$ 77 920 272 21	
Average Amount of Loan Made During		1986	336 35		
" " " " " "		1985	323 65		
" " " " " "		1984	316 80		
Average Balance End of Year		1986	286 65		
" " " " " "		1985	276 81		
" " " " " "		1984	275 21		

SCHEDULE G

SUITS, POSSESSION AND SALE OF CHATTELS

Suits for Recovery:	<u>Number of Accounts</u>	<u>Amount Due</u>
(a) Suits for recovery pending at close of previous period	105	\$ 28 391 31
(b) Suits instituted during period	1075	286 068 51
(c) Suits on which judgment was secured during period	288	91 972 51
(d) Suits settled before judgment during period	634	165 135 66
(e) Suits pending at close of current period	258	57 351 65
Wage Assignments Filed During Period	NONE	NONE

Possession of Chattels Obtained by Licensee:

(A) Household Goods		
By Legal Process or Contract Right	12	3 733 50
By Voluntary Surrender	3	845 40
(B) Automobiles		
By Legal Process or Contract Right	4	1 528 00
By Voluntary Surrender	4	2 257 00
(C) Other Chattels and Property		
By Legal Process or Contract Right	5	2 969 10
By Voluntary Surrender	5	4 922 90

Sale of Chattels by Licensee:	<u>No. of Accounts</u>	<u>Amt. Due</u>	<u>Amt. Collected</u>
(A) With Borrower's Consent	3	\$2 753 80	\$1 253 80
(B) Without Borrower's Consent	10	6 286 50	2 535 64

ANALYSIS OF COST OF MAKING AND ACQUIRING LOANS
CONSUMER FINANCE BUSINESS

	<u>1986</u>	<u>1985</u>
Total Expenses of Conducting Consumer Finance Business	\$36 709 168 43	\$32 600 843 52
Total Cost of Making and Acquiring Loans	\$18 354 584 21	\$16 300 421 76
Initial Charges	\$11 057 241 70	\$10 267 926 49
Excess of Cost of Making and Acquiring Loans over Initial Charges Collected	\$ 7 297 342 51	\$ 6 032 495 27

ANALYSIS OF EXPENSE PER ACCOUNT
CONSUMER FINANCE BUSINESS

	<u>1986</u>	<u>1985</u>
Total Expense of Conducting Consumer Finance Business	\$36 709 168 43	\$32 600 843 52
Average Number of Open Accounts	266 228	252 173
Annual Expense Per Account	\$137 89	\$129 27
Monthly Expense Per Account	\$ 11 49	\$ 10 77

COMPARISON FIGURES
ANNUAL REPORTS - 1977 - 1986

<u>Year</u>	<u>Number Licensees</u>	<u>Total Resources</u>	<u>Loans Receivable</u>	<u>Total Loans Made</u>	<u>Amount of Loans Made</u>
1977	294	\$64 958 231 23	\$49 631 501 72	358 398	\$101 959 535 28
1978	292	68 944 584 98	51 231 024 45	370 783	107 307 751 72
1979	293	75 798 437 74	55 527 774 83	370 257	105 997 891 30
1980	276	59 537 306 43	42 912 941 44	369 322	102 267 655 39
1981	273	65 430 115 51	47 494 548 17	391 563	113 641 784 29
1982	283	72 179 400 51	53 849 845 30	442 418	133 322 375 43
1983	291	77 736 957 65	60 691 144 75	483 105	150 594 955 75
1984	294	85 761 096 73	67 074 951 46	534 443	169 310 584 78
1985	299	107 245 380 35	72 144 826 31	593 969	192 239 739 20
1986	320	115 020 096 93	77 920 272 21	621 082	208 904 115 95

<u>Year</u>	<u>Average Amount of Loan Made</u>	<u>Average Bal. End of Year</u>	<u>% of Net Earnings Before Deducting Interest Paid on Borrowed Funds</u>	<u>Annual Expense Per Account</u>	<u>Monthly Expense Per Accts.</u>
1977	\$284 49	\$282 09	10.32	\$90 30	\$7 52
1978	289 41	287 51	10.05	90 25	7 52
1979	286 28	290 22	10.94	95 55	7 96
1980	276 91	246 36	13.90	93 23	7 77
1981	290 23	256 14	14.40	112 42	9 37
1982	301 35	263 50	14.70	112 56	9 38
1983	311 72	267 57	13.91	117 67	9 81
1984	316 80	275 21	12.95	129 02	10 75
1985	323 65	276 81	14.18	129 27	10 77
1986	336 35	286 65	11.45	137 89	11 49

ANNUAL REPORT
OF SUPERVISED LICENSEES

CONSUMER FINANCE DIVISION
BOARD OF FINANCIAL INSTITUTIONS

January 1st through December 31st, 1986

TO: The State Board of Financial Institutions

Gentlemen:

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Protection Code for the calendar year 1986, is hereby submitted, in compliance with the terms and provisions of 37-3-505 (2) of the Code of Laws of South Carolina 1976.

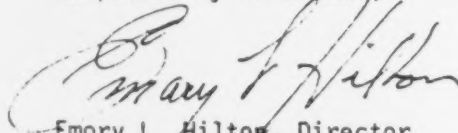
As of December 31, 1986, there were 455 Supervised Licensees operating in South Carolina, representing 59% of the total licensed finance companies.

There were also 31 licenses issued, 11 licenses cancelled, and 56 changes of name and/or address effected during the calendar year.

This Division, in addition to examining all licensees at least once a year, also checks on the accounts of all persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 316 death claims were physically checked by members of this Division.

77 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1986, in addition to numerous telephone and verbal complaints and inquiries.

Respectfully submitted,



Emory L. Hilton, Director
Consumer Finance Division
Board of Financial Institutions

SCHEDULE A

BALANCE SHEET

ASSETS

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Bus.	Column 3 Total Business
Gross Receivables	\$1 008 946 186 40	\$431 288 515 94	\$1 440 234 702 34
Less: Unearned Discount	121 515 018 33	121 236 978 01	242 751 996 34
Total Net Receivables	887 431 168 07	310 051 537 93	1 197 482 706 00
Less: Reserve for Bad Debts	20 979 263 96	4 858 330 80	25 837 594 76
Adjusted Net Receivables	866 451 904 11	305 193 207 13	1 171 645 111 24
No. of Outstanding Adjusted Net Receivables:			
Col. 1	Col. 2	Col. 3	
316 949	164 681	481 630	
Cash on Hand and in Banks	11 844 383 10	315 508 38	12 159 891 48
Real Estate (Less Depreciation)	320 620 25	362 675 00	683 295 25
Furniture, Fixtures and Equipment (Less Depreciation)	4 973 258 35	970 118 52	5 943 376 87
Deferred Charges	831 607 50	74 113 86	905 721 36
Head Office Clearings	-----	-----	-----
Other Assets:			
a. Accounts Receivable	3 558 186 24	239 022 50	3 797 208 74
b. Repossessions	2 444 711 16	733 150 00	3 177 861 16
c. Miscellaneous	5 421 915 43	659 445 73	6 081 361 16
TOTAL ASSETS	895 846 586 14	308 547 241 12	1 204 393 827 26

LIABILITIES

Accounts and Notes Payable:	
a. Banks	20 996 594 10
b. Due Parent Company or Affiliate	1 007 627 529 50
Bond and Long Term Accounts & Notes	21 015 457 24
Other Liabilities:	
a. Accrued Expense	4 250 378 93
b. Dealers Reserve	12 635 543 15
c. Miscellaneous	10 307 252 61
Net Worth (If Individual or Partnership)	1 367 349 22
Capital Stock (If Corporation)	15 988 307 50
Surplus	32 977 955 91
Undivided Profits	76 512 528 34
Reserve for Contingencies	714 930 76
TOTAL LIABILITIES	1 204 393 827 26

SCHEDULE B
STATEMENT OF INCOME AND EXPENSES

INCOME

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Bus.	Column 3 Total Business
Interest and Dividends on Securities	\$ 1 562 614 08	\$ 197 014 00	\$ 1 759 628 08
Charges Collected and/or Earned	174 735 934 01	53 131 910 79	227 867 844 80
Insurance Commission Earned	6 385 689 11	2 405 257 65	8 790 946 76
Other Income:			
a. Bad Debt Recoveries	1 246 016 32	280 871 56	1 526 887 88
b. Miscellaneous	643 910 91	981 647 54	1 625 558 45
Gross Operating Income	184 574 164 43	56 996 701 54	241 570 865 97

EXPENSE

Salaries, Wages, & Fees	23 539 596 25	8 051 096 77	31 590 693 02
Taxes (Other than Income)	1 481 632 58	609 941 87	2 091 574 45
Depreciation on Building, Furniture, Fixtures & Autos	1 456 915 21	391 249 38	1 848 164 59
Losses-Charge-offs, & Transfer to Valuation Reserve:			
a. On Securities	91 400 00	110 817 34	202 217 34
b. On Loans	19 890 717 47	3 767 798 38	23 658 515 85
c. Miscellaneous	472 710 04	233 967 35	706 677 39
Other Operating Expense	32 915 114 11	11 938 036 51	44 853 150 62
Total Expense (Before Interest & Fed. & State Income Taxes)	79 848 085 66	25 102 907 60	104 950 993 26
Net Operating Income (Before Interest & Fed. & State Income Taxes)	104 726 078 77	31 893 793 94	136 619 872 71
Interest Paid	69 936 226 38	26 237 891 40	96 174 117 78
Net Income (Before Federal & State Income Taxes)	34 789 852 39	5 655 902 54	40 445 754 93
Federal & State Income Taxes	13 045 321 92	2 632 703 21	15 678 025 13
Net Income (Before Dividends)	21 744 530 47	3 023 199 33	24 767 729 80
Interest & Dividends Paid on Capital	3 801 297 06	746 097 07	4 547 394 13
Net Income After Dividends	17 943 233 41	2 277 102 26	20 220 335 67

SCHEDULE C
ANALYSIS OF LOANS MADE

	Column 1 Consumer Loan Business			Column 2 Sales Finance & All Other Business			
Total Volume During Period:	(No.)	(Amt.)		(No.)	(Amt.)		
a. Precomputed Paper	172 300	\$310	763 003 88	136 166	\$212	926 268 61	
b. Interest Bearing Paper	110 218	340	430 600 77	10 399	52	947 696 93	
Total:	282 518	651	193 604 65	146 565	265	873 965 54	
Net Losses from Uncollectible Accounts	15 049	17	791 646 53	4 414	3	586 357 66	
	(APR Actually Charged)			(APR Actually Charged)			
Rate Range of Credit Extended:	(Maximum)	(Minimum)		(Maximum)	(Minimum)		
a. \$300.00 or Less	48.40%	to	34.97%	34.92%	to	26.37%	
b. \$300.01 to \$1,000.00	43.71%	to	30.07%	31.29%	to	22.58%	
c. \$1,000.01 to \$2,500.00	38.28%	to	26.10%	30.24%	to	20.98%	
d. \$2,500.01 to \$4,000.00	31.19%	to	21.71%	28.01%	to	21.50%	
e. \$4,000.01 to \$5,000.00	29.56%	to	20.57%	26.80%	to	19.75%	
f. \$5,000.01 and larger	26.71%	to	17.82%	25.58%	to	18.44%	
Size of Credit Extended:	(Number)	(Amount)		(Number)	(Amount)		
a. \$300.00 or Less	19 944	\$ 4	411 701 16	22 002	\$ 5	086 826 52	
b. \$300.01 to \$1,000.00	88 303	55	293 277 35	74 971	44	339 582 48	
c. \$1,000.01 to \$2,500.00	110 352	176	043 652 16	26 001	40	172 694 90	
d. \$2,500.01 to \$4,000.00	34 580	105	650 517 02	7 206	23	486 401 74	
e. \$4,000.01 to \$5,000.00	9 787	45	471 063 97	5 754	26	847 646 49	
f. \$5,000.01 and larger	19 552	264	323 392 99	10 631	125	940 813 41	
g. TOTAL	282 518	651	193 604 65	146 565	265	873 965 54	
Percentage of the number of Consumer Loans and Sales Finance and other Business Covered by Insurance which was Purchased on Behalf of the Borrower:							
a. Credit Life Insurance		71.16%		41.21%			
b. Health and Accident Insurance		60.25%		27.39%			
c. Fire or Personal Property Floater		60.93%		36.92%			
Delinquency:							
a. Contractually delinquent for 60 days	\$ 25 688 867 99	2.55%		\$ 2 378 603 48	.55%		
b. Contractually delinquent for 90 days	\$ 37 710 092 74	3.74%		\$ 2 375 333 08	.55%		

SCHEDULE C
ANALYSIS OF LOANS MADE
(Continued)

Total number of debtors filing bankruptcy during period	3 744
Total attachments and garnishments filed during period	1 100
Average Consumer Loan at time made (Amount financed only)	\$ 6 375 79
Number of borrowers afforded opportunity to rescind (R/E Transactions)	15 093
Number of borrowers who rescinded transactions in item above	190

MICROCOPY RESOLUTION TEST CHART

NBS - 1010a

(ANSI and ISO TEST CHART No. 2)

